

IV. TARIFFS OF ADDITIONAL SERVICES PROVIDED WITHIN THE FRAMEWORK OF IMPLEMENTING LOAN OPERATIONS*

TYPE OF SERVICE	COMMISSION FEE
1. Acceptance of pledged gold items after repayment of credit obligations secured by gold collateral**	200 AMD (per day) in the maximum amount of the assessed value of collateral
2. Change of pledged property	
2.1 Giving an agreement to replace(pledge) the pledged property with another property **	30 000 AMD
2.2 Giving an agreement to replace the guarantor of loan obligations with another guarantor or about termination of guarantee agreement **	10 000 AMD
2.3 In case more than one property is pledged against credit obligations, granting of the agreement to terminate the right of pledge towards part of a property**	30 000 AMD for each property
2.4 Giving an agreement to lease(sublease, freely use) the pledged property or to transfer to trust management **	10 000 AMD
2.5 Giving an agreement of changing the owner of the pledged item, alienating the pledged property (including giving agreement of alienating and subsequent collateral)**	AMD 50 000
2.6 Giving subsequent collateral agreement on property securing credit obligations	free of charge
2.7 Giving consent to register a new person (people) at the address of pledged real estate **	AMD 5 000 for each person
2.8 **Giving agreement to make changes in certificate of ownership of the pledged real estate, including dividing the pledged real estate into separate units or giving an agreement of uniting several real estates(except for the provision of consent to make changes in the ownership certificate of real estate subject to construction, considered as the security of a loan provided for the purpose of construction of a residential real estate)**	20 000 AMD
2.9 Giving an agreement of changing/replacing the pledged mode of transportation, license plate and certificate of ownership**	20 000 AMD the tariff set for other changes/substitutions due to one change is not charged
3. Change of the terms of loan agreement	
3.1 Extension of the deadline of repayment stipulated in Credit Agreement, change of repayment schedule of the principal amount except for cases mentioned in points 3.2 and 3.3 **	1) in terms of credit obligations with contractual amount of up to 2,000,000 AMD 10 000 AMD 2) in terms of credit obligations with contractual amount of 2 000 001-10 000 000 20 000 AMD 3) in terms of credit obligations with contractual amount more than 10 000 001 AMD 50 000 AMD
3.2 A change in the schedule of the loan obligation due to the shift of the payment day in the course of the same month**	1) in terms of credit obligations with a contractual amount of up to 500 000 AMD 1 000 AMD 2) in terms of credit obligations with contractual amount of 500 001-10 000 000 AMD 5 000 AMD 3) in terms of loan obligations with a contractual amount more than 10 000 001 AMD 15 000 AMD

3.3 Change of the schedule due to early repayment of loan obligations, when the amount of monthly payments is reduced in proportion to the early repayment amount or the loan repayment period is reduced	free of charge
4. Giving agreement on the assumption of obligations to provide credit funds according to the client's application**	20 000 AMD
5. Reduction of the interest rate stipulated in the Credit agreement at co-borrower's request**/**	1) in terms of credit obligations with contractual amount of up to 10 000 000 AMD 10 000 AMD 2) in terms of credit obligations with contractual amount of 10 000 001-50 000 000 AMD 20 000 AMD 3) in terms of loan obligations with contractual amount more than 50 000 001 AMD 30 000 AMD
* The tariffs of main services provided within the framework of implementing loan operations are described in information bulletins regulatong the loan type	
** The tariff includes VAT.	
*** In case of reduction of interest points by more than 1 percentage point, the current tariffs are increased by 10,000 AMD. In case of reducing the interest rates of several agreements at the same time one rate is applied-the rate set for a credit obligation with the largest contractual amount.	