

TARIFFS OF ADDITIONAL SERVICES PROVIDED WITHIN THE FRAMEWORK OF EXECUTING LOAN OPERATIONS*	
TYPE OF THE SERVICE	COMMISSION
1. Acceptance of gold items pledged after repaying credit obligations secured by gold collateral on the spot**	AMD 200 (for one day) maximum in the amount of the assessed value of collateral
2. Change in pledged property	
2.1 Replacing the pledged property with another (pledging)**	AMD 30 000
2.2 Replacing the guarantor for loan liabilities with another guarantor or giving consent to terminate the guarantee contract **	AMD 20 000
2.3 Giving consent to terminate the right of pledge to a part of properties in case more than one property is pledged against credit obligations **	AMD 30 000 per property
2.4 Giving agreement on lease (sublease, free use) or fiduciary management of pledged property**	AMD 15 000
2.5 Giving consent to change the owner of the subject of pledge, alienate the pledged property (including giving simultaneous consent to alienation and subsequent lien)**	AMD 50 000
2.6 Granting consent for subsequent lien regarding the property being security of credit obligations	free of charge
2.7 Giving consent to register a new person(people) at the address of the mortgaged real estate**	AMD 5 000 per person
2.8 Giving consent to make changes in the ownership certificate of the pledged real estate, including splitting the pledged property into separate items or giving consent to merge several properties (except for making changes in ownership certificate of the real estate subject to construction being security of the loan granted for construction of a real estate)**	AMD 20 000
2.9 Giving consent to change/replace the registration certificate of the pledged vehicle, license plate and certificate of ownership**	AMD 20 000 the tariff set for other changes/ replacements conditioned by one change is not charged
2.10 Granting consent for the pledged vehicle to cross the RA border**	AMD 10 000
3. Changes in terms of the loan agreement	
3.1 Extension of deadline of repayment deadline provided by the Loan agreement, change of the payment schedule of loan principal, except for cases indicated in 3.2 and 3.3 points **	1) AMD 2 000 000 for loan obligations with a contractual amount of up to AMD 2 000 000 2) AMD 20 000 for loan obligations with a contractual amount of AMD 2 000 001-10 000 000 3) AMD 50 000 for loan obligations with a contractual amount exceeding AMD 10 000 001
3.2 A change in the schedule of the loan obligation due to the shift of the payment day within the same month**	1) AMD 2 000 for credit obligations with contractual amount of up to AMD 500 000 2) AMD 10 000 for credit obligations with a contractual amount of up to AMD 500 001 3) AMD 15 000 for loan obligations with a contractual amount exceeding AMD 10 000 001
3.3 Change in the schedule due to repayment of the loan obligation ahead of schedule, when the loan repayment schedule is reduced in proportion to the amount repaid ahead of schedule	free of charge
4. Giving consent for the assumption of obligations to provide credit funds by the Bank at the customer's request**	AMD 20 000

<p>5. Reduction of the interest rate սնիսմը in the Loan Agreement at the request of the borrower**/**</p>	<p>1) AMD 10 000 for credit obligations with a contractual amount of up to AMD 10 000 000 2) AMD 20 000 for loan obligations with a contractual amount of AMD 10 000 001- 50 000 000 3) AMD 30 000 for loan obligations exceeding AMD 50 000 001</p>
<p>* The tariffs of the main services provided within the framework of executing loan obligations are described in information bulleting regulating the loan type</p>	
<p>** The tariff includes VAT.</p>	
<p>*** In case of reducing the interest rates by 1 percentage point the existing tariffs increase by AMD 10 000. In case of reducing the interest rates of several loan agreements one tariff is applied the tariff set for the loan obligation with the largest contractual amount.</p>	