

The terms mentioned in the bulletin may have been amended.

If you are looking through the bulletin on the website of the Bank, please pay attention to the action date of the bulletin.

If you are looking through the bulletin in a paper form, please visit the Bank's website at [www.idbank.am](http://www.idbank.am) for detailed information (paying attention to the action date of the bulletin), apply to any branch of the Bank or contact the Bank's Call center: 010 593333 or 060 273333.

### INFORMATION BULLETIN <sup>1</sup>

## TERMS AND TARIFFS FOR SHORT-TERM BUSINESS LOANS TO CORPORATE CLIENTS WITHIN THE CAMPAIGN

1.	Campaign goal	Short-term loans secured to legal entities and individual entrepreneurs - residents and non-residents of the RA, for the purposes below. <ul style="list-style-type: none"> <li>• acquisition of fixed and circulating assets,</li> <li>• for other purposes arising from entrepreneurial activity.</li> </ul>	
2.	Campaign term	Until 31/03/2023 inclusive	
3.	Currency of the loan provided as part of the campaign	USD	
4.	The minimum amount of credit provided as part of the campaign	The equivalent of AMD 20,000,000 in US dollars (according to the exchange rate of the Central Bank of the Republic of Armenia on the day of approval of the application)	
5.	The maximum amount of credit provided within the campaign	Contractual	
6.	Minimum and maximum loan term within the campaign	1-6 month	7-12
7.	Nominal annual interest rate of the loan provided within the framework of the campaign	Starting from 5,5%	Starting from 6,5%
8.	Loan disbursement commission fee	Not applicable	
9.	Loan application processing fee	Not applicable	
10.	Loan service fee	Not applicable	
11.	Early loan repayment fine	5%	
12.	Requirements for securing a loan	Collateral acceptable by the bank, including <ul style="list-style-type: none"> <li>• Real property,</li> <li>• Vehicles,</li> <li>• Fixed and circulating assets,</li> <li>• Warranty</li> <li>• other property or property right allowed by the RA legislation.</li> </ul>	
13.	The remaining terms of the loans provided within the framework of the campaign are regulated in accordance with the terms of loans provided to corporate clients of the bank, posted at the following <a href="#">link</a> .		

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK

<sup>1</sup> The nominal annual interest rate established in accordance with this bulletin is applicable to applications submitted after June 1, 2023.