

ANNEX
 Approved In a New Edition
 By the decision No. 06-L of the
 Executive Board of “ARMSWISSBANK” CJSC
 dated 07.02.2025.
 Effective as of 10.02.2025.

Benchmark terms of the loan funds provided within the framework of the 2024 cooperation program with the European Investment Bank.	
AMD Fixed rate	13.25-14.25%
AMD floating rate (floating rates are calculated from 25 th month)	13.00-14.00%
USD Fixed rate	9.00- 10.00%
USD floating rate (floating rates are calculated from 25 th month)	8.75 – 9.75%
EUR Fixed rate	7.25-8.25%
Disbursement fee	0.5% one-time fee (in case of combining the product with State Subsidy Programs no disbursement fee is applied)
Maximum amount	Up to EUR 5,000,000 or equivalent in other currency (maximum total project cost is EUR 25,000,000)
Minimum and maximum term	24 – 84 months
Grace Period	Up to 12 months
Purpose of the loan instruments	Capital Investments and / or purchase of working capital (purchase of land, operational expenses are excluded)
Type of instrument	Loan / Leasing
Requested down payment in case of leasing	At least 20% of the value of leased asset (in case of application of guarantee product up to 0%)
Other important information	<ul style="list-style-type: none"> - This product provides access to an invaluable source of lower cost finance and flexible repayment schedules with support of EIB and EU. - Following sectors are excluded: production of weapons and ammunition, arms, military or police equipment or infrastructures, equipment or infrastructure limiting people’s individual rights and freedom, activities which give rise to environmental impact,

	<p>activities considered ethically or morally controversial or prohibited by national legislation, activities targeting the production or sale of goods which are the subject of an act infringing a trade mark or a geographical indication, gambling and tobacco related activities</p> <ul style="list-style-type: none">- EIB representatives have permit to visit and inspect all sites, installations and works that comprise the project which is the subject of the loan upon reasonable notice
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