

Basic Terms and Conditions of Issuance and Guarantee

International guarantee

No.	Condition	Bank resources		Through international trade financing programs with international organizations and foreign partners
		Cash security	Other collateral security	
1.	Purposeful use of the Service	For the provision of services or goods, for the performance of contractual obligations (including contractual agreements)		
2.	Deadline	up to 36 months	up to 12 months, in some cases up to 24 months	
3.	One-time guarantee fee *	0.5%, minimum 50,000		AMD 50,000
4.	Annual interest rate	Up to 2.0%***	<i>up to 6% without intermediate bank approval with the approval of a contractual</i>	USD/EUR 3.0%-4.75% ¹
5.	ARMSWISSBANK CJSC approves issuance of guarantee for the bank's client under trade finance program		0.5% per year, at least 50,000	
6.	Currency	USD/EUR, other freely convertible currency		
7.	Interest payment procedure	One-time**		
8.	Type of security	Cash (time deposit)	real estate, fixed assets, bank guarantees acceptable	
9.	Request for collateral insurance	-	At the Bank's request, at least the amount of the guarantee	
10.	Guarantee early repayment fee	conventional		
11.	Guarantee notice including notice	AMD 25,000		
12.	Deadline of making a decision of the Guarantee providing	Within 5 business days after submission of all documents required by the Client for the guarantee formulation and final approval of the parties involved in the transaction.		

* If the guarantee requires approval or notification of a third bank, the commission will be increased by the commission of that bank.

** In some cases, it may be paid on a monthly or quarterly basis, depending on the amount, term, and / or other conditions required.

*** With a time deposit pledge.

¹ includes only the approval fee charged by the third bank, provided that the rate exceeds the minimum rate set by the intermediate bank.

Domestic Guarantee

No.	Condition	Secured by cash	With other collateral
1.	Purposeful use of the Service	To provide services or products, to fulfill contractual obligations (including contractual agreements), to ensure the participation of the tender	
2.	Deadline	Up to 60 months	
3.	One-time guarantee fee	0.5%, minimum AMD 25,000, maximum AMD 250,000	
4.	Annual interest rate	up to 2%	Up to 4%
5.	Interest payment procedure	One-time or monthly	
6.	Change of terms of letter of guarantee	Up to AMD 25,000	
7.	Currency	AMD or foreign currency	
8.	Type of security	Cash (time deposit)	Real Estate, Fixed Assets, Bank Guarantees Acceptable
9.	Date of guarantee decision	Within 5 business days after submission of all documents required by the Client for the guarantee formulation and final approval of the parties involved in the transaction.	
10.	Guarantee providing conditions	<ol style="list-style-type: none"> 1. In case of failure to provide the necessary information for financial monitoring, a 0.2% annual bank guarantee service fee shall be applied, calculated against the bank guarantee balance and charged twice a year. 2. If the bank guarantee is converted into a loan, the loan will be provided for a period of 3 months with 24% annual interest rate. 3. The Bank shall supervise the Customer in the amount of 10% of the non-Targeted Expenditure in case of breach of the Target Spending Direction in case of breach of the Target Spending Fund. 	