

### **Loan Amount**

The Bank applies no limits to loan amount; it will be conditioned by and related to :

- Purpose of loan;
- Customer's creditworthiness;
- Collateral offered by the customer;
- Loan risk assessment;
- Requirements of prudential standards provided by the Central Bank of Armenia.

ARMECONOMBANK OJSC can offer the customer services under terms which may differ from those set forth in the Bank's overall policy due to any of the following conditions:

- Customer account balance;
- Customer account turnover;
- Strategic importance of the customer for the Bank;
- Number of employees in customer organization;
- Total number of cards issued for customer organization;
- Income gained from customer;
- Volume of transfers;
- Size of deposits with the Bank;
- Significant borrower;
- Social considerations (medical organizations, educational institutions, etc.);
- Being the head of such organization;
- Other objective conditions.

### **Attention**

In case of non-fulfillment or improper fulfillment of your obligations, information on your debt will be provided to credit registry and credit bureau (ACRA).

### **Attention**

Bad credit history may prevent you from receiving other loans in the future.

### **Attention**

Property (house, car, etc.) pledged by you may be confiscated by law if you fail to fulfill your loan obligations on time.