



Approved by "FINCA" UCO CJSC Management Board  
Resolution № N1/2012 as of 17.01.2012

*The new conditions of Individual Lending came into force on February 01, 2012*

*The loan may be provided both in AMD and USD equivalent AMD on the below stated conditions*

h/h	Condition	Currency/description	Amount
	Loan amount (minimum and maximum)	a) AMD b) USD	a) 266 000-4 000 000 b) 700 - 35 000
	Loan period (maximum and minimum)	a) AMD b) USD	a) 3 – 24 months b) 3 – 42 months
	Annual interest, calculated on loan amount outstanding.	a) AMD b) USD	a) 22- 24 % b) 16-22 %
	Disbursement fee, in case the loan is received via banks, or cash disbursement fee, in case the loan is disbursed from Creditors cash desk.	a) AMD b) USD	a) 3 % b) 1 - 3 %
	Loan service fee	a) AMD b) USD	a) 0 - 1,5 % b) 0 -0,7 %
	Loan repayment	a) each month b) grace period, within which principal amount is not charged	b)1 - 9 months
	Interest repayment	Each month	
	An amount charged from the client in case the latter fully pays	If the client has repaid half of the scheduled repayments during the half of the term foreseen in the schedule a) interest as of the date of repayment, and monthly service fee	



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	of the loan prematurely.	for current month and 1% interest against outstanding amount, if the client immediately receives another FINCA loan. b) interest and monthly service fee for current and following two months, if the client does not immediately receive another FINCA loan.	
	Penalty calculated for passdue loans	Daily penalty calculated for the amount subject to payment, however not paid (including loan principal amount, interest, monthly service fee). The penalties are not calculated after 30 days of the calculation.	1 %
	Security	Guarantees, movable property, goods in circulation, equipment, personal property, transportation, real estate.	