



Approved by "FINCA" UCO CJSC Management Board
Resolution № 1/2012 as of 17.01.2012

The new conditions of Rural Lending came into force on February 1st, 2012

The loans are provided in AMD on the below stated conditions

N	Condition	Currency/description	Amount
	Loan amount (minimum and maximum)	AMD	up to 1 500 000
	Loan period (maximum and minimum)	months	3-18
	Annual interest, calculated on loan amount outstanding.		17-21 %
	Disbursement fee, in case the loan is received via banks, or cash disbursement fee, in case the loan is disbursed from Creditors cash desk.	AMD	2,5-3 %
	Loan service fee	AMD	0,25- 0,65 %
	Loan repayment	a) each month b) grace period, within which principal amount is not charged	p) up to 10 months, however not more than loan period, subtracting 3 months
	Interest repayment	Each month	
	An amount charged from the client in case the latter fully pays of the loan prematurely.	a) interest as of the date of repayment, and monthly service fee for current month and 2% interest against outstanding amount, if the client immediately receives another FINCA loan. b) interest and monthly service fee for current and following	



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		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 %
	Loan Security	Group guarantee	