



**MELLAT BANK CJSC
TARIFFS**

PUBLIC

CREDIT AND CREDIT LINE INTEREST RATE SCALE

	SECURITY (COLLATERAL)	Interest rate (annual)		
		AMD	USD	Euro
1	Deposits (monetary funds) in Mellat Bank CJSC, RA Central Bank Guarantee, RA Government Guarantee, State Bonds	minimum 9% maximum 10%	minimum 7% maximum 10%	Minimum 5.5% maximum 7.5%
2	Bank Guarantees (Banks acceptable to the Bank)	minimum 11% maximum 16%	minimum 7% maximum 10%	Minimum 5.5% maximum 7.5%
3	Real and movable property, fixed assets and inventory *	minimum 10% maximum 17%	minimum 7% maximum 10%	Minimum 5.5% maximum 7.5%
4	Consumer loan on real estate collateral without income proof	minimum 15% maximum 18%		
5	“Express-Business “ loan	minimum 18% maximum 20%	minimum 7% maximum 10%	Minimum 5.5% maximum 7.5%
6	“Education loan-Student”	minimum 17% maximum 18%		
7	In the case of guarantees provided by consular organizations acceptable to the Bank	minimum 10% maximum 15%	minimum 7% maximum 10%	Minimum 5.5% maximum 7.5%
8	Guarantees provided by other organizations acceptable to the Bank	minimum 14% maximum 18%	minimum 7% maximum 10%	Minimum 5.5% maximum 7.5%
9	Loans secured by monetary income (salary and other equivalent payments) of employees of organizations acceptable to the Bank: RA state institutions, RA Central Bank, organizations acting with the participation of the RA Central Bank, and other acceptable companies and guarantees of at least 2 employees of the company.	minimum 12% maximum 16%		

10	AMD income (salary and other equivalent payments) of the companies acceptable by the Bank : IRI Embassy, IRI Embassy Cultural Center, IRI Embassy School, of the IRI Embassy Military Attaché/employees and guarantees of the company's minimum 2 employees.	minimum 10% maximum 12%	-	

***By types of loans**

	Type of loan	Interest rate (annual)		
		AMD	USD	Euro
1	Business loans and credit lines	minimum 10% maximum 14%	minimum 7% maximum 10%	Minimum 5.5% maximum 7.5%
2	Mortgage loans for real estate purchase	minimum 10% maximum 13%	minimum 7% maximum 10%	Minimum 5.5% maximum 7.5%
3	Mortgage loans for real estate renovation	minimum 12% maximum 16%	minimum 7% maximum 10%	Minimum 5.5% maximum 7.5%
4	Consumer loan on real estate collateral with income proof	minimum 13% maximum 17%		
5	Car loans	minimum 13% maximum 17%		

The lending conditions for the Bank-related employees and other Bank employees are defined in the Regulation on Lending of Mellat Bank CJSC –related Persons and Employees.

After the loan becomes overdue, the defined interest rate will stop to operate on the overdue loan and the interest rate set by the RA CB shall be accrued. After the loan becomes overdue, a fine shall be calculated on the overdue loan and overdue interest, 12% annually. After the loans are considered off balance sheet, interest is accrued on the overdue loan amount: at the rate of the bank interest set by the RA CB and the penalties are calculated on the principal amount at the rate of 12% per annum.

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CREDIT AND CREDIT LINE COMMISSION SCALE

	Loan service fee /one-time/
Mortgage loans for real estate acquisition and renovation	0.4% of the loan amount , minimum 25,000 AMD, maximum 250,000 AMD
Business loans and credit lines	0.4% of the loan amount , minimum 25,000 AMD, maximum 350,000 AMD
Consumer loans	0.4% of the loan amount , minimum 20,000 AMD, maximum 50,000 AMD
Car Loans	
Consumer loans with the real estate collateral without income proof	0.5% of the loan amount , minimum 30,000 AMD,
Education loans	AMD 10.000
Preferential loans	1% of the loan amount, minimum AMD 10,000,
Express Loans	1% of the loan amount, minimum AMD 10,000,
No service fee is charged for loans granted to the Bank employees.	

Commissions /one-time/	
Change of collateral	AMD 30.000
Loan condition review	0.05 % of the reviewed loan amount, minimum AMD 20.000

For the Bank employees a discount of 50% of the commission is applied.
