CONSUMER CREDIT

INDIVIDUAL KEY FACT STATEMENT

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CREDITORS' TARDEMARK

Prior to signing credit agreement, creditor must provide you this Statement.

Provisions of this statement are valid till: _____

Read, think and then sign. In case of questions: (phone number) Creditor's Name _

_____

1. GENERAL TERMS

1.1 Name _____

1.2 Amount _____

1.3 Currency _____

1.4 Period _____

1.5 Nominal annual % _____
For calculation of your interest rate.

1.6 Actual annual %
Includes mandatory fees for credit disbursement and service.

2. OTHER TERMS

2.1 Frequency of Repayments

- Principal _____
- Interest rate _____
- Other _____

2.2 Prepayment _____

3. YOUR RIGHTS

3.1 You can repay the credit wholly or partially ahead of the schedule without paying fines or penalties.

3.2 In case of early repayments, you can receive a new schedule of repayments.

3.3 You can choose the method of communication with the creditor (electronically, by post, etc.).

* Only the annual percentage rate and the date and amount of the 1-st repayment **may** differ in the Contract and Statement, given that the exchange rate and repayment schedule **can** change depending on the date of contract conclusion.

1. _____
2. _____

4. REPAYMENTS

4.1 Date and amount of the 1-st repayment _____

4.2 Total amount of repayment _____
of which:

4.3 Principal _____

4.4 Interest rate _____

4.5 Other payments _____
of which:

1. _____ _____
2. _____ _____
3. _____ _____
4. _____ _____
5. _____ _____
6. _____ _____

5. SECURITY

5.1 Collateral _____

5.2 Guarantee _____

6. FINES/PENALTIES

6.1 Failure to repay principal amount _____

6.2 Failure to repay interest _____

6.3 Failure to pay other fees _____

6.4 In case of paying overdue liabilities, payments shall be made in the following sequence:

3. _____
4. _____

7. REMEMBER

7.1 **You may develop "poor credit history"**

If you fail to repay the credit, your credit history will worsen, and this will obstruct your ability of receiving credits in future.

7.2 **Your collateral can be seized, furthermore, your assets can be confiscated.**

If the proceeds from the sale of colateral are not sufficient to cover the credit, yout personal property maybe used for that purpose.

7.3 **You have the right to receive your credit history free of charge once in a year from ACRA Credt Bureau.**

You can find more details about credit history from www.acra.am website.

You have the right to receive a reminder on your outstanding liabilities.

7.4 One day before your liability falls due, the creditor will remind you abut it by your preferred method of communication (sms, e-mail, mail).

8. FOR GUARANTORS

THE CREDITOR MUST:

8.1 Prior to signing the contract, inform that if the borrower fails to fulfill the liabilities, you willpay instead of them, your credit history will worsen and your property amy be confiscated.

8.2 Provide a copy of the credit contract, guarantee contract and repayment schedule.

8.3 Communicate with you by your preferred method.

8.4 Notify about changes in the contract terms 7 days in advance.

8.5 Remind about any outstanding liability 1 day in advance.

8.6 In case of a delay in repaying the credit, notify you thereof not later than in 1 day.

YOU HAVE THE RIGHT

8.7 Request information on the credit balance from creditor at any time.

8.8 Receive back from the borrower the amounts you paid for the credit, as well as any losses incurred on behalf of the latter.

9. I confirm that information provided in this statement is accurate

_____ Creditor's signature

_____ Date (of providing the Statement)

Creditor's name _____

Address _____

Phone, e-mail _____

10. I confirm that before concluding the contract, I received and understood all information provided in the statement

_____ borrower's signature

_____ date (of receiving the statement)

Borrower's name and surname _____

Address _____

Phone and e-mail _____

Method of communication with the borrower _____

11. I want to provide a guarantee. I have read the terms and understand the implications of providing a guarantee

_____ guarantor's signature

_____ date (of receiving the statement)

Guarantor's name and surname _____

Address _____

Phone and e-mail _____

Method of communication with the creditor _____