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. _____
3. _____

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:

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.

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

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. I confirm that information provided in this statement is accurate

9. I confirm that prior to signing the contract, I received and understood all information contained in this Statement.

_____ creditor's signature

_____ borrower's signature

_____ date (of providing the Statement)

_____ date (of receiving the Statement)

Creditor's name _____

Address _____

Phone and e-mail _____

Borrower's name and surname _____

Address _____

Phone and e-mail _____

Method of communication with the creditor _____