

**MORTGAGE LOAN SPECIAL OFFER FOR APARTMENTS FROM  
“DISCOVERY” RESIDENTIAL COMPLEX**



HSBC Bank Armenia is currently offering competitive lending terms on an attractive newly built “Discovery” residential complex located at 2 Aharonyan Street in Kanaker-Zeytun district.

## About Residential Complex

The residential complex will consist of 5 buildings with separate entrances. There will be public areas and two-storey underground parking on the ground floors of the residential complex. The facade of the buildings will be constructed from natural stones, while heating system will be installed individually.

The apartments will be provided with:

- ◆ divided interior walls
- ◆ flattened floor
- ◆ installed windows and doors

The following attractions are located nearby:

- ◆ kindergarten
- ◆ school
- ◆ supermarket
- ◆ pharmacy
- ◆ park



## Main Crediting Details

Loan Currency	AMD
Annual nominal interest rate	12.5%
Annual actual percentage rate	13.48% - 16.12%
Loan amount <sup>1</sup>	AMD 5 mln - 200 mln
Loan term <sup>2</sup>	24 - 240 months
Debt to income ratio <sup>3</sup>	Up to 90% of property value
Prepayment	Starting from 10%
Loan provision one-off fee	0.5% of loan amount, maximum AMD 200,000
Loan early payment fee	Not applicable
Loan service fee	Not applicable

For AMD loans, nominal interest rate is calculated at Bank's AMD [retail base rate](#) plus constant margin and is currently equal to:

$$9\% + 3.5\% = 12.5\%$$

where:

**9%** - Bank's AMD Retail Base Rate

**3.5%** - Constant margin

### ATTENTION

The nominal interest rate may be changed in case of bank retail base rate changes (RBR).

The interest amount of the loan is calculated based on the annual nominal interest rate. The annual percentage rate (APR) indicates how much the loan would cost to the borrower in case of repayment of the interest amount and other payments under the defined timeline and terms.

To learn more about mortgage loan provision general terms in AMD and other important information, please follow the link: <https://www.hsbc.am/en-am/pdfs/mortgages/residential-property-purchase-loan-amd/>

For more detailed information about loan actual terms, please visit any of our branches or call at +374 60 655 000.

<sup>1</sup> The loan amount depends on the debt to income ratio set by the Bank.

<sup>2</sup> Customer's minimum age must be 18. Customer's age plus the loan term should not exceed 65 years. The borrower must be a citizen/resident of the Republic of Armenia.

<sup>3</sup> It depends on various factors, including the location of the property (in Yerevan/outside Yerevan), in the case of property purchase loan, the availability of additional collateral (property, right to purchase, and cash), etc.