



Main Terms and Conditions of the Bonds in USD of Unibank OJSC

Securities class	Nominal coupon
Securities form	Undocumented
Par value per security	100 USD
Number of securities	10 000
Total volume of one issue	1 000 000 USD
Coupon yield (nominal interest rate of bonds)	5.25%
Payment of coupon yield	Quarterly coupon payment
Maturity	36 months
Issue period	15.11.2019
Placement period	15.11.2019 - 15.12.2019
Corporate bonds may be acquired either at UNIBANK OJSC Head Office or its branches, after the placement procedure, the bonds will be in circulation on the secondary market, particularly on the trading platform of NASDAQ OMX ARMENIA OJSC stock exchange.	
For the acquisition of bonds it is required to open securities accounts and personal accounts correspondingly at “Central Depository of Armenia” OJSC and Central office and branches of Unibank. Unibank has been provided with the status of account operator, so all the accounts can be opened directly in the branches of Unibank.	
Pursuant to RA Law on Guarantee of Remuneration of Bank Deposits of Physical Persons, the funds attracted through par bonds issued by the Bank shall be deemed guaranteed bank deposits and are guaranteed by the Deposit Guarantee Fund.	
Maturity date: 15.11.2022	

Notice

Payment of coupon yield of UNIBANK OJSC issue bonds as well as repayment thereof will be made based on the following time schedule

Coupon yield first payment – 15.02.2020

Coupon yield second payment – 15.05.2020

Coupon yield third payment – 15.08.2020

Coupon yield fourth payment – 15.11.2020

Coupon yield fifth payment – 15.02.2021

Coupon yield sixth payment – 15.05.2021

Coupon yield seventh payment – 15.08.2021

Coupon yield eighth payment – 15.11.2021

Coupon yield ninth payment – 15.02.2022

Coupon yield tenth payment – 15.05.2022

Coupon yield eleventh payment – 15.08.2022

Coupon yield twelfth payment – 15.11.2022



Coupon yield and repayment of bond shall be made to the bondholders' bank accounts, opened with UNIBANK OJSC or with other banks, as at 18:00 of the business day proceeding the day of payment, based on the list of the registered bondholders in the Central Depository of Armenia OJSC.

To obtain complete information on the Issuer and issued securities it is necessary to jointly review the Program Prospectus (registered by Decision # 1/399 A of 08.06.2018), its additions and the Final Terms of Sale.

The Investor may purchase the Program Prospectus, its additions and Final Terms of Sale in hard copy at the Head office of "Unibank" OJSC (12 Charents, 53, 1-5, Yerevan) and its branches (see addresses at [www.unibank .am](http://www.unibank.am)), as well as an electronic copy on "Unibank" OJSC's website: www.unibank.am.