FEE SCHEDULE

APPLICABLE FOR PRODUCTS AND SERVICES RENDERED BY "ARMBUSINESSBANK" CJSC (FOR INDIVIDUALS)

	Banking facility	Fees
1.	Account opening and maintenance	
1.1		
1.1.1	For each banking account of individuals	AMD 1 500 (lump charge fee)
1.1.2	Dealing accounts of individuals (Forex)	AMD 5 000 (lump charge)
1.1.3	Opening and servicing a bank account for sums payable to	AMD 0
1.1.0	beneficiary within the framework of inclusive education	TIME (
1.2	Minimum balance on customers' accounts	AMD 0
1.3		
	(Accrued interests are paid out on a monthly basis, on the last day of each month)	
1.3.1	For accounts in Armenian drams	1%
1.3.2	For accounts in foreign currency	For accounts in RUB - 1%
		For accounts in USD, EUR or other currency - 0.01%
1. 4	1 year ²	In the amount equal to the balance on account, maximum AMD 1.500
1.5	8	AMD 0
1.6		AMD 0
1.7	Opening and servicing of social package account	
1.7.1	7	AMD
1.7.2	1 0 0	AMD 0
1.7.3	8	AMD 0
1.7.4		AMD 0
1.7.5	·	AMD 0
1.7.6	11	5 %
1.7.7	Maintenance and servicing of account which has been dormant	AMD 0
	for 1 year	
1.7.8	,	AMD 0
1.7.9		As per clause 2.1 of this Fee schedule
1.8	Opening and servicing of escrow accounts	0.10/_0
1.8.1	Deals in immovable property	0,1% of sums credited on account, minimum AMD 20.000, maximum AMD 100.000
1.8.2	Deals in movable property	0,3% of sums credited on account, minimum AMD 15.000,
1.0.2	Deals in movable property	maximum AMD 50.000
1.9	Unallocated metal accounts	illuminum 11111D 50.000
1.9.1	Currency of account	999.9 purity gold
1.9.2	,	AMD 1,500
1.9.3		AMD 0
1.9.4	·	0 gr
1.9.5		
1.9.6		N/A
1.9.7	Non-cash gold purchase/sale from the Bank	Exchange rate of the Bank fixed for the day
1.9.8	Transfers from account	,
	- intra-bank	- AMD 0
	- other banks of RA and abroad	- 0,1%, minimum AMD 9 000, maximum AMD 50 000
1.9.9	Cashless credit on account	AMD 0
1.9.10	Interest rate accrued on account by the Bank	0%
1.9.11	Provision of statements and references	As per clause 2.1 of this Fee schedule
1.10	State support account /family capital maintenance/	
1.10.1	Currency of account	AMD
1.10.2	Account opening and servicing	AMD 0
1.10.3	Closing of account	AMD 0
1.10.4	Minimum account balance requirement	AMD 0
1.10.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.10.6	Annual interest rate applicable to the balance of state support	9 %
	account	7 /0

1.10.7	Maintenance and servicing of account which has been dormant	AMD
	for 1 year	Time (
1.10.8	Provision of a reference of account in Armenian (VAT incl.)	AMD (
1.10.9		As per clause 2.1 of this Fee schedule
1.11	Banking accounts for maintenance of lump-sum payments (allowance	
1.11.1	7	AMD
1.11.2	1 8 8	AMD 0
1.11.3	Ü	AMD 0
1.11.4 1.11.5		AMD 0 AMD 0
1.11.5		0.01%
1.11.7	Maintenance and servicing of account which has been dormant	0.01% AMD 0
1.11.7	for 1 year	ANIDO
1.11.8	Provision of a reference of account in Armenian (VAT included)	AMD 0
	Provision of statements	As per clause 2.1 of this Fee schedule
1.12	Bank accounts of beneficiaries stipulated by RA Law "On Compensa	ation of Damages Caused to the Life or Health of Military Personnel During
	the Defence of the Republic of Armenia"	
1.12.1		AMD
1.12.2	1 8 8	AMD 0
1.12.3	8	AMD 0
1.12.4		AMD 0
1.12.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.12.6	8	AMD 0
1.12.7	for 1 year	1350 0
1.12.7		AMD 0 AMD 0
1.12.8	Beneficiaries are provided with Visa Classic or MC Standard	AMD 0
1.12.7	cards	As per clause 13.2
1.12.10		9.25% <mark>3</mark>
	and card account	• Effective of 09.09.22 - 9.50%
1.13	Social accounts (Banking account for the maintenance of pensions and	regular payments provided under other socaial security programs)
1.13.1	7	AMD
1.13.2	1 8 8	AMD 0
1.13.3	Š	AMD 0
1.13.4		AMD 0
1.13.5		AMD 0
1.13.6	8 · · · · · · · · · · · · · · · · · · ·	AMD 0
	for 1 year Provision of a reference of account in Armenian (VAT incl.)	AMD
1 10 7	Provision of a reference of account in Armeman (vA1 mci.)	
1.13.7		AMD 0
1.13.8	Provision of statements	AMD 0
1.13.8 1.13.9	Provision of statements Beneficiaries are provided with ARCA card for social security	
1.13.8	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account	AMD 0
1.13.8 1.13.9 1.13.10	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account	AMD 0 As per para. 13.1
1.13.8 1.13.9	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account	AMD 0 As per para. 13.1
1.13.8 1.13.9 1.13.10 2. 2.1	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements	AMD 0 As per para. 13.1 5%
1.13.8 1.13.9 1.13.10 2.	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or	AMD 0 As per para. 13.1
1.13.8 1.13.9 1.13.10 2. 2.1	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month	AMD 0 As per para. 13.1 5%
1.13.8 1.13.9 1.13.10 2. 2.1	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.):	AMD 0 As per para. 13.1 5%
1.13.8 1.13.9 1.13.10 2. 2.1	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile	AMD 0 As per para. 13.1 5%
1.13.8 1.13.9 1.13.10 2. 2.1	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking	AMD 0 As per para. 13.1 5% AMD 0 AMD 0
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1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference	AMD 0 As per para. 13.1 5% AMD 0 AMD 0
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking	AMD 0 As per para. 13.1 5% AMD 0 AMD 0
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference	AMD 0 As per para. 13.1 5% AMD 0 AMD 0
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or	AMD 0 As per para. 13.1 5% AMD 0 AMD 0
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.)	AMD 0 As per para. 13.1 5% AMD 0 AMD 500 AMD 500 + fee for postal service
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.) • In Armenian • In Russian or English	AMD 0 As per para. 13.1 5% AMD 0 AMD 500 AMD 500 + fee for postal service AMD 1 000 AMD 2 500
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2 2.2 2.2.1	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.) • In Armenian • In Russian or English	AMD 0 As per para. 13.1 5% AMD 0 AMD 500 AMD 500 + fee for postal service AMD 1 000 AMD 2 500
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2 2.2 2.2.1	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.) • In Armenian • In Russian or English Provision of a reference of account in Armenian to be submitted	AMD 0 As per para. 13.1 5% AMD 0 AMD 500 AMD 500 + fee for postal service AMD 1 000 AMD 2 500 Fee under clause 2.2.1 + fee for mail service
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2 2.2 2.2.1	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.) • In Armenian • In Russian or English Provision of a reference of account in Armenian to be submitted to the Ministry of Labor and Social Issues (VAT incl.)	AMD 0 As per para. 13.1 5% AMD 0 AMD 500 AMD 500 + fee for postal service AMD 1 000 AMD 2 500
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2 2.2 2.2.1	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.) • In Armenian • In Russian or English Provision of a reference of account in Armenian to be submitted to the Ministry of Labor and Social Issues (VAT incl.) Provision of a bank account reference and copy of SWIFT	AMD 0 As per para. 13.1 5% AMD 0 AMD 500 AMD 500 + fee for postal service AMD 1 000 AMD 2 500 Fee under clause 2.2.1 + fee for mail service
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2 2.2.2 2.2.1 2.2.3	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.) • In Armenian • In Russian or English Provision of statement/information by mail on the account, transactions made through or without account (VAT incl.) Provision of a reference of account in Armenian to be submitted to the Ministry of Labor and Social Issues (VAT incl.) Provision of a bank account reference and copy of SWIFT message (VAT incl.)	AMD 0 As per para. 13.1 5% AMD 0 AMD 500 AMD 500 + fee for postal service AMD 1 000 AMD 2 500 Fee under clause 2.2.1 + fee for mail service AMD 0 AMD 0
1.13.8 1.13.9 1.13.10 2. 2.11 2.1.2 2.2.2 2.2.1	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.) • In Armenian • In Russian or English Provision of a statement/information by mail on the account, transactions made through or without account (VAT incl.) Provision of a reference of account in Armenian to be submitted to the Ministry of Labor and Social Issues (VAT incl.) Preparing and providing replies (references) to audit inquiry (VAT message (VAT incl.)	AMD 0 As per para. 13.1 5% AMD 0 AMD 500 AMD 500 + fee for postal service AMD 1 000 AMD 2 500 Fee under clause 2.2.1 + fee for mail service AMD 0 AMD 0
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2 2.2.2 2.2.1 2.2.3 2.2.4 2.2.5	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.) • In Armenian • In Russian or English Provision of statement/information by mail on the account, transactions made through or without account (VAT incl.) Provision of a reference of account in Armenian to be submitted to the Ministry of Labor and Social Issues (VAT incl.) Provision of a bank account reference and copy of SWIFT message (VAT incl.) Preparing and providing replies (references) to audit inquiry (VAT incl.) Preparing and providing replies (references) to audit inquiry (VAT incl.)	AMD 0 As per para. 13.1 5% AMD 0 AMD 500 AMD 500 + fee for postal service AMD 1 000 AMD 2 500 Fee under clause 2.2.1 + fee for mail service AMD 0 AMD 1 000 AMD 1 000 AMD 1 000
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2 2.2.2 2.2.1 2.2.3	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.) • In Armenian • In Russian or English Provision of statement/information by mail on the account, transactions made through or without account (VAT incl.) Provision of a reference of account in Armenian to be submitted to the Ministry of Labor and Social Issues (VAT incl.) Provision of a bank account reference and copy of SWIFT message (VAT incl.) Preparing and providing replies (references) to audit inquiry (VAT incl.) Provision of "Income tax refund" reference on the interest paid by	AMD 0 As per para. 13.1 5% AMD 0 AMD 500 AMD 500 + fee for postal service AMD 1 000 AMD 2 500 Fee under clause 2.2.1 + fee for mail service AMD 0 AMD 1 000 AMD 1 000 AMD 1 0000 AMD 1 0000 AMD 1 0000
1.13.8 1.13.9 1.13.10 2. 2.1 2.1.1 2.1.2 2.2.2 2.2.1 2.2.3 2.2.4 2.2.5	Provision of statements Beneficiaries are provided with ARCA card for social security Annual interest rate applicable to the balance of bank account and card account Provision of statements, references and other documents of account Provision of statements For statements provided mandatorily after each transaction or each month For each statement provided with other periodicity (VAT incl.): • At the premises of the Bank, by e-mail, via internet/mobile banking • By post Provision of a reference At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.) • In Armenian • In Russian or English Provision of statement/information by mail on the account, transactions made through or without account (VAT incl.) Provision of a reference of account in Armenian to be submitted to the Ministry of Labor and Social Issues (VAT incl.) Provision of a bank account reference and copy of SWIFT message (VAT incl.) Preparing and providing replies (references) to audit inquiry (VAT incl.) Preparing and providing replies (references) to audit inquiry (VAT incl.)	AMD 0 As per para. 13.1 5% AMD 0 AMD 500 AMD 500 + fee for postal service AMD 1 000 AMD 2 500 Fee under clause 2.2.1 + fee for mail service AMD 0 AMD 1 000 AMD 1 000 AMD 1 0000

2.3		
	Provision of a reference copy, document on transactions made through/without account (VAT incl.):	
2.3.1	 	
2.0.1	banking for transactions with the period of remoteness	
	For up to 1 year	AMD 2 000
	For 1 to 3 years	AMD 5 000
	For 3 to 5 years	AMD 10 000
2.3.2	7.1	Fee under clause 2.3.1 + fee for postal service
2.4	Dispatch of documents by DHL on transactions made at the Bank	AMD 40 000
	(up to 150g) (VAT incl.)	
3.	Mediation of services provided to participants of funded pension syste	
3.1	1 8	AMD 0
3.2	0 1 1	AMD 0
3.3	1. 8	AMD 0
	fund by the participant, exchange of pension fund shares and other documents or information, and transfer thereof to the	
	registrar of participants	
3.4		AMD 0
5.1	of participants and transfer thereof to the participant	MIND
4. Mc	oney transfers	
	Transfers within the system of "ARMBUSINESSBANK" CJSC	AMD 0
	(inter-branch remittances) in local and foreign currency	
4.2		
4.2.1	In local currency (within Armenia)	
a)	Through bank accounts	AMD 0
б)	Without opening a bank account	
·	AMD 25 000 and less	AMD 100
	• AMD 25 001 - 100 000	AMD 200
	• AMD 100 001 - 500 000	AMD 300
	• AMD 500 001 -1 000 000	AMD 500
	AMD 1 000 001 and above	AMD 1 000
4.2.2	1 ' '	0.1%, min AMD 500,
	within Armenia	max AMD 5 000
4.2.3	. 8 .	
40.4	in Armenian drams	AMD 1 500
4.2.4	Remittances in foreign currency Other than Armenia	
4.2.4.1 a)	Execution of money orders	
a)	In US dollars, Euro and other convertible currency 4	
	in ob donars, Euro and other convertible currency	0.15%, min AMD 3 000, max AMD 30 000
	"BEN" ⁵	***************************************
		0.15%, min. AMD 7500, max AMD 50 000
	"OUR" ⁶	0.15%, min. AMD 7500, max AMD 50 000
	"OUR" ⁶ "G-OUR" ⁷ (only in USD)	0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000
	"G-OUR" (only in USD)	"OUR" + AMD 10 000
	"G-OUR" (only in USD) • In Russian rubles	
b)	"G-OUR" (only in USD) • In Russian rubles "OUR" only	"OUR" + AMD 10 000
b)	"G-OUR" (only in USD) • In Russian rubles "OUR" only In relation to executed transfers	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000
b)	"G-OUR" 7 (only in USD) • In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency	"OUR" + AMD 10 000
b)	"G-OUR" 7 (only in USD) • In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency • Refund of amount upon beneficiary's consent	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000
b)	"G-OUR" 7 (only in USD) In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency Refund of amount upon beneficiary's consent	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000
b)	"G-OUR" 7 (only in USD) • In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency • Refund of amount upon beneficiary's consent • Amendments to terms • Retrieval	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000
b)	"G-OUR" 7 (only in USD) • In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency • Refund of amount upon beneficiary's consent • Amendments to terms	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000
b)	"G-OUR" 7 (only in USD) • In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency • Refund of amount upon beneficiary's consent • Amendments to terms • Retrieval • In Russian rubles	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000
b)	"G-OUR" (only in USD) In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency Refund of amount upon beneficiary's consent Amendments to terms Retrieval In Russian rubles Refund of amount upon beneficiary's consent Amendments to terms Retrieval Retrieval Retrieval	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000
b) c)	"G-OUR" 7 (only in USD) In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency Refund of amount upon beneficiary's consent Amendments to terms Retrieval In Russian rubles Refund of amount upon beneficiary's consent Amendments to terms Amendments to terms	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000
,	"G-OUR" (only in USD) • In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency • Refund of amount upon beneficiary's consent • Amendments to terms • Retrieval • In Russian rubles • Refund of amount upon beneficiary's consent • Amendments to terms • Refund or amount upon beneficiary's consent • Amendments to terms • Retrieval In relation to non-executed transfers	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000
,	"G-OUR" (only in USD) In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency Refund of amount upon beneficiary's consent Amendments to terms Retrieval In Russian rubles Refund of amount upon beneficiary's consent Amendments to terms Retrieval Retrieval Retrieval	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000
,	"G-OUR" 7 (only in USD) In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency Refund of amount upon beneficiary's consent Amendments to terms Retrieval In Russian rubles Refund of amount upon beneficiary's consent Amendments to terms Retrieval In relation to non-executed transfers Cancelation of a transaction	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000
c)	"G-OUR" 7 (only in USD) • In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency • Refund of amount upon beneficiary's consent • Amendments to terms • Retrieval • In Russian rubles • Refund of amount upon beneficiary's consent • Amendments to terms • Retrieval In relation to non-executed transfers • Cancelation of a transaction Within Armenia	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000 AMD 5 000
c)	"G-OUR" 7 (only in USD) In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency Refund of amount upon beneficiary's consent Amendments to terms Retrieval In Russian rubles Refund of amount upon beneficiary's consent Amendments to terms Retrieval In relation to non-executed transfers Cancelation of a transaction	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000
c)	"G-OUR" (only in USD) In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency Refund of amount upon beneficiary's consent Amendments to terms Retrieval In Russian rubles Refund of amount upon beneficiary's consent Amendments to terms Retrieval In relation to non-executed transfers Cancelation of a transaction Within Armenia In USD and EUR through Central bank of Armenia	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000 AMD 5 000
c) 4.2.4.2	"G-OUR" (only in USD) In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency Refund of amount upon beneficiary's consent Amendments to terms Retrieval In Russian rubles Refund of amount upon beneficiary's consent Amendments to terms Retrieval In relation to non-executed transfers Cancelation of a transaction Within Armenia In USD and EUR through Central bank of Armenia Cashless transfer from a bank account through Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000 AMD 5 000
c) 4.2.4.2 4.3	• In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency • Refund of amount upon beneficiary's consent • Amendments to terms • Retrieval • In Russian rubles • Refund of amount upon beneficiary's consent • Amendments to terms • Retrieval In relation to non-executed transfers • Cancelation of a transaction Within Armenia In USD and EUR through Central bank of Armenia Cashless transfer from a bank account through Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000 AMD 5 000
c) 4.2.4.2 4.3	• In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency • Refund of amount upon beneficiary's consent • Amendments to terms • Retrieval • In Russian rubles • Refund of amount upon beneficiary's consent • Amendments to terms • Retrieval In relation to non-executed transfers • Cancelation of a transaction Within Armenia In USD and EUR through Central bank of Armenia Cashless transfer from a bank account through Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) • transfer to the card (to the card number)	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000 AMD 5 000 AMD 0 0.1%, min AMD 5 000, max AMD 20 000
c) 4.2.4.2 4.3	• In Russian rubles "OUR" only In relation to executed transfers In US dollars, Euro and other convertible currency • Refund of amount upon beneficiary's consent • Amendments to terms • Retrieval • In Russian rubles • Refund of amount upon beneficiary's consent • Amendments to terms • Retrieval In relation to non-executed transfers • Cancelation of a transaction Within Armenia In USD and EUR through Central bank of Armenia Cashless transfer from a bank account through Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) • transfer to the card (to the card number) • transfer to account – in AMD	"OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000 AMD 25 000 AMD 5 000 AMD 0 0.1%, min AMD 5 000, max AMD 20 000

5.1. Funds Transfers via MONEY GRAM						
Money transfers to Russia, Ukraine, Belarus, Uzbekistan, Kazakhstan, Kyrį (U.S. dollars)	Georgia, Moldova, Tajikistan, gyzstan, Turkmenistan	Other countrie	s (U.S. dollars)	Nigeria (U.S. dollars)		
Amount of transfer	Fee /payable in equivalent AMD/	Amount of transfer	Fee /payable in equivalent AMD/	Amount of transfer	Fee /payable in equivalent AMD/	
0,01 – 100,00	2,0	0,01 – 100,00	12,00	1 – 100,00	12,00	
100,01-200,00	4,00	100,01-250,00	20,00	100,01-250,00	20,00	
200,01-300,00	6,00	250,01-400,00	24,00	250,01-400,00	24,00	
300,01-400,00	8,00	400,01-600,00	32,00	400,01-600,00	32,00	
400,01-500,00	10,00	600,01-800,00	40,00	600,01-800,00	40,00	
500,01-750,00	14,00	800,01-1000,00	50,00	800,01-1000,00	50,00	
750,01-1 000,00	19,00	1000,01-1200,00	60,00	1000,01-1200,00	60,00	
1 000,01-1 500,00	28,00	1200,01-1 800,00	75,00	1200,01-1 800,00	75,00	
1 500,01-2 000,00	37,00	1 800,01-2 500,00	100,00	1 800,01-2 500,00	100,00	
2 000,01-2 500,00	46,00	2 500,01-5 000,00	150,00	2 500,01-5 000,00	150,00	
2 500,01-3 000,00	55,00	5 000,01-7 500,00	225,00	5 000,01-7 500,00	225,00	
3 000,01-3 500,00	64,00	7 500,01- 8 000,00	300,00	7 500,01	300,00	
3 500,01-4 000,00	73,00					
4 000,01-4 500,00	83,00					
4 500,01-5 000,00	92,00					
5 000,01-5 500,00	95,00					
5 500,01-6 000,00	99,00					
6 000,01-6 500,00	109,00					
6 500,01-7 000,00	119,00					
7 000,01-8 000,00	139,00					
5.2 RIA International Money Transfers	A	Comm		T / 11 ·	: 1 (AMTD/	
Destination country Russia, Ukraine, Georgia, Moldova, Belarus,	Amount	Curre	ency		equivalent AMD/ SD/EUR	
Greece, Israel, Kazakhstan, Kyrgyzstan,	0.01-200.00	USD / EUR				
Uzbekistan	200.01-5,000.00			0.9 % of trar	sferred amount	
Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Hungary, Ireland, Italy, Latvia, Lithuania,	0.01-200.00	USD /	EUR	4 USD/EUR		
Luxembourg, Malta, Netherlands, Norway, Romania, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, UK	200.01-5,000.00			2 % of transferred amount		
Other contribution of the DIA contribution	0.01-200.00	USD /	EUR	6 US	SD/EUR	
Other countries covering the RIA system	200.01-5,000.00			3 % of trans	sferred amount	
5.3 INTELEXPRESS International Transfers						
Destination country	Amount	Curre	ency	Fee /payable in	equivalent AMD/	
Georgia, Moldova, Uzbekistan Ukraine and United Kingdom	-	USD /	EUR		1.00	
Georgia ²⁷	-	RU			0.70	
Greece, Czech Republic, Israel	-	USD /	EUR		1.50	
Cyprus	-	EU	R		1.50	
Belgium, Spain, Italy, Norway ²⁶ , Netherlands, Switzerland ²⁶ , Sweden ²⁶ , Germany, Poland, Lithuania, Estonia	-	EUR			1.80	
Albania	-	EUR			2% min 5 EU	
Bangladesh, Indonesia, Pakistan, the Philippines, Sri Lanka, India ²⁶	0.01-100 100.01-200 200.01-300 300.01-400 400.01-500 500.01-750 750.01-1000 1000.01-1250 1250.01-1500 1500.01-1750	USD / EUR		5 USD / EU 5 USD / EU 8 USD / EU 11 USD / EU 13 USD / EU 16 USD / EU 19 USD / EU 22 USD / EU 25 USD / EU 28 USD / EU		

				I	
Romania Romania To Bank Account	-	EU		1.80% min 2 EUR	
USA	-	EU		1% min 2 EUR / USD 3% min 3 USD	
Nepal ²⁶	<u> </u>	USD/		1.5% min 5 USD	
5.4 Funds Transfers via UNISTRE		OUD/	LOR	1.5 % 11111 5 000	
Type of transfer	Country of remittance	Amount of transfer	Currency	Fee /payable in equivalent AMD/	
	Russia	-	• USD • EUR • RUB	1 %	
	Georgia	-	• USD • EUR	1 %	
Unaddressed transfers			• RUB	2 %	
	Within Armenia	-	• AMD • USD • EUR • RUB	0.6%	
Bi-currency remittances	CIS, Russia, Georgia	As per established limits (differ by countries)	Transfers are made: • in AMD, while the recipient may receive the amount in other currency - USD, EUR or RUB; • in RUB, while the recipient may receive the amount in USD; • in USD, while the recipient may receive the amount in USD;	0%	
		 up to RUB 12,000 RUB 12,000.01 and over up to USD 200 USD 200.01 	Transfers are made in RUB, while the recipient may receive the amount in EUR Transfers are made in USD,	• RUB 200 • 0% • USD 3 • 0%	
	Italy	and over	while the recipient may receive the amount in EUR	• 0%	
		 up to AMD 110,000 AMD 110,000.01 and over 	Transfers are made in AMD, while the recipient may receive the amount in EUR	• AMD 1600 • 0%	
Unaaddressed and addressed tra	Any country supporting Unistream system	-	• USD • EUR • RUB	As per tariffs prescribed by the system (differ by countries)	
6. Acceptance of payments for moto					
	for motor check-up services	AMD			
6.2 Fee for reissue of the slip)	AMD			
7. Safe custody					
7.1 Safe custody vault				VAT included	
Acceptance of valua (VAT included)	ables and documents on safe custody			AMD 300 (per day)	
Reception of gold co	n deposit (VAT included) – the tariff	AMD 1000 (lump charg			

7.2	Individual safe d	leposit boxes (VAT	included)								
	Head office (size of the deposit-box)	Branches (size of the deposit-box)	Box volume /mm3/	1 day	2-7 days	8-15 days	16-30 days	31-90 days	91-180 days	181- 270 days	271-365 days
	Small (417x255x75)	Small (75x255x417,75x2 95x500,80x300x4 19,85x295x490,85 x300x500,90x280 x490,95x280x500)	Up to 13,300,000	AMD 1 000	AMD 3 000	AMD 5 000	AMD 7 000	AMD 10 000	AMD 17 000	AMD 20 000	AMD 27 000
	Medium (417x255x257)	Medium (170x255x417,170 x280x490,175x28 0x500,175x295x4 90,175x300x500,2 50x300x500,260x 300x500,260x300 x419)	13,300,001- 39,000,000	AMD 1 500	AMD 5 000	AMD 7 000	AMD 9 000	AMD 15 000	AMD 25 000	AMD 27 000	AMD 32 000
	Large (410x255x380)	Large (185x545x417,470x 200x490,175x590x4 90,175x500x600,20 0x530x500,200x500 x600,375x300x419, 380x300x500,400x3 00x500)	39,000,001 - 60,000,000	AMD 2 000	AMD 7 000	AMD 10 000	AMD 13 000	AMD 20 000	AMD 30 000	AMD 32 000	AMD 37 000
	Massive (417x650x265)	Massive (275x500x550,650 x300x419,650x30 0x500)	60,000,000 and over	AMD 3 000	AMD 8 000	AMD 12 000	AMD 18 000	AMD 25 000	AMD 32 000	AMD 35 000	AMD 40 000
7.3				AMD 500 (for each day past due; over the period of the state of emergency declared by the Government of Armenia - AMD 0)							
7.4	Penalty for each	loss or damage of t	the key from t	he box							MD 40.000
8. Interna	ational document	ary operations									
8.1		llection of payment	S		ı						
8.1.1	Import collection Notice of collection order or amendments thereto AMD 5 0					MD 5 000					
8.1.2		nents submitted for									MD 30 000
		oanks, outstanding b uments against colle	•						0.2	5%, min Al	
8.1.3	thereof		cetion paymen	t or acceptance					0.2		MD 70 000
	Export collection	n on order, verification	1 1.1:	£11+:	I				0.21	=0/ A 7	AD 25 000
8.1.4	documents		ĺ		0,25%, min AMD 25 000 max. AMD 100 000						
8.1.5	Amendments to included	terms of collection	on order, can	cellation thereof	AMD 15 000						
8.2	International do Import letter of	cumentary credits									
8.2.1	Issue of L/C	Cicuit									
a)		of customer funds			0.15%, min AMD 45 00						
b)	other security Confirmation by	y other bank of L/C	issued by		as per additional agreemen tariff fee under section 8.2.1 + confirming bank's tarif						
8.2.2 8.2.3	"ARMBUSINES		,	ickage)	· ·				MD 35 000		
8.2.4		ocuments with non			AMD 50 000						
8.2.5	Amendments to	terms and condition	ons of L/C		AMD 25 00					MD 25 000	
8.2.6		cellation of L/C upo	on beneficiary	's consent			0.1-	-0/	2 10 222		MD 25 000
8.2.7	Payment of L/C Export letter of						0.15	5%, min AMI	10 000, m כ	axımum Al	MD 75 000
8.2.8		r amendments there	eto							Al	MD 25 000
8.2.9	Confirmation of	f L/C									
a) b)	with deposition other security	of other bank fund	S							5%, min Al additional	MD 40 000 agreement
8.2.10		ification and delive	ry of documer	nts (per package)					}		MD 35 000
8.2.11	Amendments to terms and conditions of L/C AMD 25 000										
8.2.12 8.2.13	Revocation/ can Transfer of L/C	cellation of L/C							0.1		MD 25 000 MD 45 000
0.2.13	TTAIISTEL OF L/C								0	- /∪, 111111 Al	טטט כד עניי
8.3	International b										
0.0.1	Issue of a bank g		.	<u> </u>							
8.3.1	Guarantees issue	ed in favor of a bene	enciary out of l	KA							

Sail Enrocher bank's predictation D3% of guarantee amount itang-charge.	0211	Ex another bank's participation	
covering account) 2.5% of guarantees amount p.a. (with monthly payments), min AMD 40000 8.3.12 Rissuance of a guarantee based on the guarantee issued by another bank 8.3.12 Rissuance of a guarantee based on the guarantee issued by another bank 8.3.13 Rissuance of a guarantee based on the guarantee issued by another bank 8.3.14 Rissuance of guarantee based on the guarantee issued by another bank 8.3.15 Rissuance of guarantee based on the guarantee issued by another bank covering account) 8.3.16 Under security of a force hank thinds (deposition of hinds on covering account) 8.3.17 Rissuance of guarantee covering accounts on the monthly payments, and another bank covering accounts of the monthly payments, and another bank covering accounts of the monthly payments, and another bank covering accounts of the monthly payments, and another bank covering accounts of the monthly payments and payments demand and perhangulation of guarantee terms of guarantees (excepting increases in another bank account of guarantees (excepting increases in another bank account of guarantees of guarantees (excepting increases in another bank account of guarantees of guarantees (excepting increases in another bank account of guarantees) and another bank account of guarantees (excepting increases in another bank account of guarantees) and another bank account of guarantees (excepting increases) and another bank guarantees are applicable also for Reserve (Stanby LC) letter of credit 9. Dank guarantees within Armenia 9. Postal count of ARMERISKINESSRANN (SIGS are changed additionally 1. Postal count of ARMERISKINESSRANN (SIGS are changed additionally 1. Postal count of ARMERISKINESSRANN (SIGS are changed additionally 1. Postal count of ARMER			0.5% of guarantee amount lump charge
Coher security	a)	· · ·	
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Releasance of a guarantee based on the guarantee issued by another bank	-/	Other security	
Seamer of guarantee based on the guarantee ismed by unother bank		·	
Under security of other bank funds (deposition of funds on covering account) Deformer maintenance of guarantees Current maintenance of guarantees Sand Advice of guarantees Sand Advice of guarantees Sand Advice of guarantees Sand Advice of guarantees (excepting increase in amount and prolongation of guarantees term) Sand Advice of guarantees of guarantees Satisment of psynteen demand Satisment of psynteen demand of psynteen Commitment fees of intermediaty banks and other actual costs are clustyrel additionally Tariff rates for intermediaty bank guarantees are applicable also for Reserve (Starby LtZ) letter of credit Satisment of psynteen demand of temperatures are applicable also for Reserve (Starby LtZ) letter of credit Satisment of psynteen demand of temperatures are applicable also for Reserve (Starby LtZ) letter of credit Satisment of the swalable on the loan account and the start and the swalable on the loan account and the start and the swalable on the loan account and the start and the swalable on the loan account and the start and the swalable on the loan account and the start and the swalable on the loan ac			
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covering accounts) Other security Our commandate and a per additional agreement Our commandate of guarantees Amendancia to terms of guarantees in AMD 15 000	a)	Under security of other bank funds (deposition of funds on	
Other security appearances 8.3.3 Annotationate to terms of guarances (excepting increase in monor and prolongation of guarances (excepting increase in monor and prolongation of guarances (excepting increase in monor and prolongation of guarance terms) 8.3.4 Advice of guarance or guarances (excepting increase in monor and prolongation of guarance terms) 8.3.5 Settlement of payment demand (payment) 8.3.6 Verification of institute-independent theretoe) 8.3.7 Servicing of a bink guarantee 8.3.8 Verification of institute-independent of payment (payment) 8.3.8 Verification of institute-independent of payment (payment) 8.3.9 Under primary security 9. Servicing of a bink guarantee 9. Commitment fees of interneolisty banks and other actual costs are charged additionally 10 Under security 10 Under security 10 Provision (issued of a bink guarantee) 11 Provision (issued of a bink guarantee) 12 Provision (issued of a bink guarantee) 13 Provision (issued of a bink guarantee) 14 Provision (issued of a bink guarantee) 15 Provision (issued of a bink guarantee) 16 Provision (issued of a bink guarantee) 17 Provision (issued of a bink guarantee) 18 Provision (issued of a bink guarantee) 19 Provision (issued of a bink guarantee) 19 Provision (issued of a bink guarantee) 10 See of bink guarantee under primary security 10 See of bink guarantee under primary security 10 See of bink guarantee under primary security 10 See of bink guarantee of bid security (participation in a tender) 11 See of the guarantee amount, min AMD 10000 12 Provision of the bink guarantee 12 See of a bink guarantee under bink guarantee 13 See of a bink guarantee under bink guarantee 14 See of a bink guarantee under bink guarantee 15 See of a bink guarantee under bink guarantee 16 See of a bink guarantee under bink guarantee 17 See of the guarantee amount, min AMD 10000 18 Provision of the bink guarantee 19 See of a bink guarantee under bink guarantee 10 See of a bink guarantee under bink guarantee 10 See of a bink guarantee		covering account)	min AMD 40 000
Current maintenance of guarantees	b)	Other security	as per additional agreement
### AMD 15 000 ### AM	0)		as per additional agreement
amount and prolongation of guarantees term 3.34 Advice of guarantees or amendments thereto 3.35 Settlement of psyment demand 3.36 Verification of customer's demand for payment 3.37 Servicing of a bank guarantee 3.9 Under primary security 3.0 Other security 3.0 Additional TRGC off intentational documentary operations 3.1 Advice of a bank guarantee and on the security of the securi			
8.3.5 Settlement of payment demand 8.3.6 Verification of customer's demand for payment 8.3.7 Verification of customer's demand for payment 8.3.8 Verification of customer's demand for payment 8.3.9 Verification of customer's demand for payment 8.3.9 Verification of customer's demand for payment 8.3.0 Verification of customer's demand for payment 9. Other security 9. Dark guarantee of 'RARDUSINESSEANN' CJRC are charged additionally 9. Dark guarantees of 'ARDUSINESSEANN' CJRC are charged additionally 9. Dark guarantees within Armenia 9. Dark guarantee under primary security 9. Preezing of funds available on the bank account - 05%, min. AMD 10000, max. AMD 150 000 9.1.1 Preezing of funds available on the deposit account - 1%, min. AMD 10000, max. AMD 150 000 9.1.2 Dark guarantee for bid security (participation in a tender) 9. 1.0 % of the guarantee amount, min AMD 10000 9. 1.1 Preezing of funds available on the deposit account - 1%, min. AMD 10000, max. AMD 150 000 9. 1.2 Performance, Advance Payment bank guarantees 9. 3.66 cts 348 dgrs 9. 3.66 dsys and above 9. 1.6 % of the guarantee amount, min AMD 10 000 9. 3.1 Performance quality (post completion) and other bank guarantees 9. 3.66 cts 348 dgrs 9. 3.66 dsys and above 9. 4.0 % of the guarantee amount, min AMD 10 000 9. 5.48 dsys and above 9. 6.46 for servicing and guarantee and participation of a bank guarantee amount, min AMD 10 000 9. 5.48 dsys and above 9. 6.56 dsys and above 9. 6.66 for servicing	8.3.3		AMD 15 000
8.3.6 Verticement of payment demand min AMD 45 000, max AMD 20 000 8.3.7 Servicing of a bink guarantee 8.3.6 Verticing of a bink guarantee 9. Under primary security 9. Book guarantee within Armonia 9. Book guarantee under primary security 9. Book guarantee within Armonia 9. Book guarantee under primary security 9. Book guarantee within Armonia 9. Pressing of funds available on the bonk guarantee 9. Book guarantee under primary security 9. Book guarantee under primary security 9. Book guarantee on the deposit account 198, min. AMD 1000, max. AMD 50 000 9.1.2 Bank guarantee book deposit account 198, min. AMD 1000, max. AMD 10000, max. AMD 10000 9.1.3 Performance, Advance Payment bank guarantee 9. See dops and less 1.5% of the guarantee amount, min AMD 20 000, max AMD 10000 9.1.4 Performance, Advance Payment bank guarantee 9. See dops and above 9. See for 586 days 1.5% of the guarantee amount, min AMD 10000 9.1.5 Performance quality (part completion) and other bank guarantees 9. See for 586 days 1.5.5% of the guarantee amount, min AMD 10000 9. Steension of the validity of any type of a bank guarantees 1.5.5% of the guarantee amount, min AMD 10000 9. Steension of a bank guarantee to 18Cs 1.0.50% of guarantee amount, min AMD 10000 9. Steension of a bank guarantees issued or confirmed by the Bank 0.2% of guarantee amount, min AMD 10000 9. Steension of a bank guarantees issued or confirmed by the Bank 0.2% of guarantee amount, min AMD 10000 10. Cult operation	8.3.4		AMD 15 000
8.3.6 Verification of customer's demand for payment AMD 20 0000 8.3.7 Servicing of a bank guarantee 1 Under primary security AMD 20 0000 8.3.6 Servicing of a bank guarantee 2 Other security AMD 5000 Additional T&Cs of inensitional documentary operations 3 Commitment fees of intermediary banks and other actual costs are charged additionally 4 Postal costs of "ARMBURNESSBANN" CSC are charged additionally 4 Postal costs of "ARMBURNESSBANN" CSC are charged additionally 5 Postal costs of "ARMBURNESSBANN" CSC are charged additionally 6 Postal costs of "ARMBURNESSBANN" CSC are charged additionally 7 Tariff rates for international bank guarantees are applicable also for Reserve (Stanby L/C) letter of credit 7 Tariff rates for international bank guarantees are applicable also for Reserve (Stanby L/C) letter of credit 8 Provision (issue) of a bank guarantee 9.1.1 Any type of a bank guarantee under primary security 8 Preceing of funds available on the deposit account - 198, min. AMD 10 000, max. AMD 50 000 9.1.2 Bank guarantee for bid security (participation in a tender) 9.1.3 Performance, Advance Payment bank guarantee 9.4 Seft to \$48 days and above 1.5 Seft to \$48 d	835	Settlement of payment demand	0.3 % of amount due,
Servicing of a bank guarantee AMD 5 000			
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Define security AMD 5 000 Additional YSCs of international documentary operations Commitment foot of internatediary banks and other actual costs are charged additionally Postal costs of "ARMUSINESSANN" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Receive (Stumby L/C) letter of credit			AMDA
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10.1 Cash credit on Customer's account 8 • Armenian drams • US dollars • Other freely convertible foreign currency 9 • Armenian drams • Other freely convertible foreign currency 9 • Armenian drams • US dollars • US dollars • Other freely convertible foreign currency • Armenian drams • US dollars • Other freely convertible foreign currency • Bank's daily tariff rate 10.2.1 Provision of cash (AMD) from social account 10.2.2 Provision of cash (AMD) from state support account /where prescribed/ - Armenian drams 10.2.3 Provision of cash from dealing accounts of individuals 10.2.4 Provision of cash (AMD) from banking accounts for the maintenance of lump-sum payments (allowances and sums AMD 0	9.5.2	Other security	AMD 5 000
10.1 Cash credit on Customer's account 8 • Armenian drams • US dollars • Other freely convertible foreign currency 9 • Armenian drams • Other freely convertible foreign currency 9 • Armenian drams • US dollars • US dollars • Other freely convertible foreign currency • Armenian drams • US dollars • Other freely convertible foreign currency • Bank's daily tariff rate 10.2.1 Provision of cash (AMD) from social account 10.2.2 Provision of cash (AMD) from state support account /where prescribed/ - Armenian drams 10.2.3 Provision of cash from dealing accounts of individuals 10.2.4 Provision of cash (AMD) from banking accounts for the maintenance of lump-sum payments (allowances and sums AMD 0	10	Cash operations	
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10.2.4 Provision of cash (AMD) from banking accounts for the maintenance of lump-sum payments (allowances and sums AMD 0	10.2.3	*	AMD 0
maintenance of lump-sum payments (allowances and sums			TIME (
		maintenance of lump-sum payments (allowances and sums	AMD 0
		provided under other programs of social security)	

10.2.5	Provision of cash (AMD) from bank account(s) opened within the		AMD 0		
10.2.5	framework of inclusive education		AMD		
10.2.6	Provision of cash (AMD) from bank accounts of beneficiaries stipulated by RA Law "On Compensation of Damages Caused to the Life or Health of Military Personnel During the Defenc of the		AMD 0		
10.2.7	Republic of Armenia" Provision of cash (AMD) from asylum seekers' service account		AMD 0		
	Provision of cash from previously credited cash funds ¹⁰		AMD 0		
10.3 10.4	Authentication of banknotes (VAT included)		AMD 0		
	Armenian drams		AMD 0		
	Other freely convertible foreign currency		0.1%, min AMD 200		
10.5	Exchange of old, torn, illustrated banknotes				
10.5	Armenian drams Other for the second se		AMD 0		
10.6	Other freely convertible foreign currency Counting, packing and return of coins		3% 1%, min AMD 200		
10.7			As per agreement		
10.8	·		1.0 per agreement		
10.8.1	1		1%		
	For accounts in foreign currency		3%		
	ernet-Banking", "Mobile Banking" One-time fee for system connection /with the option to view and n	acks transactions 11			
11.1	Resident individuals /without providing a password generating	iake transactions	AMD 0		
11.1.1	device - in case of receiving the password through SMS or		TIME		
	software supported by OAUTH 2.0 protocol/				
11.1.2 11.2	1 1 8 8		AMD 7000		
	Resident individual customers		AMD 0 /per annum/12		
11.3	Provision of an additional password generating device		AMD 7000		
	Provision of a password generating device in case of its loss or		AMD 7 000		
	damage				
12. Loa	an operations Fee for loan bids review	One time fee showeashle subject to the t	wiffs defined and on the Torce of sixon		
		One-time fee chargeable subject to the t	type of loan product		
12.2	Fee for loan maintenance	One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan produ			
12.3	Fee for the conclusion and renewal of the principal contract on the provision of financing instruments		AMD 0		
12.4	Provision of a statement on credit commitments in Armenian (VAT included)		AMD 3000		
12.5	package and compliance of the general terms of mortgage loans		AMD 0		
12.6	(VAT included) Giving consent to (VAT included):				
	 lease of the subject of pledge change of the owner of the subject of pledge 				
	change of the owner of the subject of pledge change of address of the subject of pledge		AMD 5000		
	divide a subject of pledge into separate units				
	 state registration of another kind in relation to the subject of pledge 				
12.7	Giving consent to (VAT included):		AMD 5000		
	Change of state number of the collateral				
	Departure of the subject of pledge (vehicle) out of Armenia and Artsakh				
	Amendment in the technical passport				
12.8			AMD 5000		
	included) - In case of replacement of the pledge with a primary pledge				
12.9			AMD 5000		
	as collateral or consents for the property acting as collateral				
12.10	Provision of a statement on repaid, archived loans, items of collateral in Armenian (VAT incl		AMD 5000		
12.11	Putting a member of the family on record at the address of a pledged real estate or removing a person from registration, upon approval of the Bank (VAT incl.)		AMD 5000		
12.12	(
12.12.1	Registration of pledge right of by terms of performance	Within 4 business days	AMD 30 400 (lump charge)		
		Within 3 business days Within 2 business days	AMD 55 400 (lump charge) AMD 80 400 (lump charge)		
		Within 1 business days Within 1 business day	AMD 155 400 (lump charge)		
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12.12.3 Terr 12.12.4 Acque performed performe		Within 4 business days Within 2 business days Within 2 business days Within 1 business day Within 3 business days Within 2 business days Within 2 business days Within 1 business day Social securi (Pension card or all Provided for the maintenance of pensions and resecurity pro	lowance card) gular payments provided under other social		
12.12.3 Terr 12.12.4 Acqi performance in the perfo	rmination of pledge right by terms of performance rquisition of a unified statement on restrictions by terms of rformance requisition of a unified statement on restrictions by terms of rformance requisitions 13 rCA" rd currency rd issue rd prompt issue (within 1 banking day) rening of a card account rd account administration requirement requirement receiving PIN-code in a PIN envelope or through sms rd validity rd validity requirement of account minimum balance for each ditional card ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue requirement of account minimum balance for each ditional card issue	Within 3 business days Within 2 business days Within 1 business day Within 3 business days Within 2 business days Within 1 business days Within 1 business day Social securi (Pension card or all Provided for the maintenance of pensions and resecurity pro	AMD 125,400 (lump charge) AMD 175,400 (lump charge) AMD 2 200 (lump charge) AMD 10 200 (lump charge) AMD 14,200 (lump charge) AMD 24,200 (lump charge) AMD 64,200 (lump cha		
12.12.4 Acquestion performance in the performance i	rquisition of a unified statement on restrictions by terms of rformance partial properties a pledge certificate erations 13 rCA" rd currency rd issue rd prompt issue (within 1 banking day) pening of a card account rd account administration nequal service fee inimum balance requirement receiving PIN-code in a PIN envelope or through sms rd validity nount of reinforcement of account minimum balance for each ditional card ditional card issue nequal fee for additional card maintenance rd double issue for the same validity period in the event of red damage, access to card details by third parties, theft or loss	Within 2 business days Within 1 business days Within 3 business days Within 2 business days Within 1 business days Within 1 business day Social securi (Pension card or all Provided for the maintenance of pensions and resecurity pro	AMD 175,400 (lump charge) AMD 2 200 (lump charge) AMD 10 200 (lump charge) AMD 14,200 (lump charge) AMD 24,200 (lump charge) AMD 64,200 (lump charge) AMD 6 AMD 0		
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Ann Min Rece Carc Amo addi Add Ann Carc card ther Subs Fee Repi Prov	nnual service fee inimum balance requirement receiving PIN-code in a PIN envelope or through sms rd validity nount of reinforcement of account minimum balance for each ditional card lditional card issue nnual fee for additional card maintenance rd double issue for the same validity period in the event of rd damage, access to card details by third parties, theft or loss		AMD 0 AMD 0 AMD 0 5 years		
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addi Add Ann Carc card ther Subs Fee Repi Prov	ditional card ditional card issue nual fee for additional card maintenance rd double issue for the same validity period in the event of rd damage, access to card details by third parties, theft or loss		Not applicable		
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card ther Subs Fee Repl Prov	rd damage, access to card details by third parties, theft or loss		-		
Subs Fee Repl Prov	, ,		AMD 500		
Subs Fee Repl Prov Fee	ereof		rst case within one year free of charge,		
Fee Repl Prov Fee		and for the subsequent case within one year a tariff under this paragraph			
Fee Repl Prov Fee			charged)		
Fee Repl Prov Fee	bscription to SMS service (VAT included) 18		AMD 0		
Repl Prov Fee	e for each received SMS (VAT included)		AMD 0		
Prov Fee	plenishment of a card account (cash credit)		AMD 0		
Fee					
	ovision of a statement of a card account		AMD 0		
	e for cash withdrawal at Bank ATMs and POSs		0 %		
Fee	e for cash withdrawal at other ArCa member banks' ATMs and		0.5%		
POS			0.5 / 0		
	e for terminating and canceling an accepted transaction		0.5%		
	· · · ·		0.570		
Fee	e to cash out funds available on the card account without a		0%		
card	rd	(this tariff is applicable f	For transactions made after 02.11.2020)		
Fee	e for cashless transactions at all ArCa member Banks' sales and		AMD 0		
	rvice points (trading through POSs)				
	nnual interest rate accrued on a favorable card account balance		5 %		
	shless transfer /conversion/ from Card account without using		0.5%		
	e Card (within "ARMBUSINESSBANK" CJSC, other banks of				
	menia and Artsakh) at the Bank branch 14				
Casl	shless transfer /conversion/ from Card account to account		AMD 0		
(wit	ithin "ARMBUSINESSBANK" CJSC, other banks of Armenia				
	d Artsakh) via internet/mobile banking				
	shless transfer /conversion/ from Card account to the Card by		1%		
	rd number via Internet / mobile banking (within		170		
	RMBUSINESSBANK" CJSC, other banks of Armenia and				
	tsakh)				
	rd to card transfer via ATM		1%		
	cess to credit line		Non applicable		
Max	aximum amount of daily transactions (certified online debit		AMD 500 000 ¹⁵		
tran	insactions, except transactions conducted in the Bank's				
oper	erating system)				
	aximum amount of each cash transaction (transactions for cash		AMD 200 000		
	thdrawal by card at ATM)		111112 200 000		
	aximum number of daily transactions		1016		
	cluding maximum number of daily cash transactions		5		
	e for reviewing cash transactions limit /fixing daily		AMD 1 000		
	nsactions limit up to the fivefold/				
	rd blocking		AMD 0		
	e for each claimed deal in case of chargebacks (the fee refers to		AMD 0		
	cal cashless transaction)				
	rd unblocking				

	Card closing						AMD 0
	onal plasctic cards	A T	3.500	140.011		TITO A DILA	NIIGA T. C. S.
13.2	MasterCard, VIS	A International	MC Standard / MC Standard (contactless) Visa Classic (contactless)	MC Gold (contactless) Visa Gold (contactless)	MasterCard student card (contactless)	VISA Platinum (contactless) / MC Platinum	VISA Infinite MC World Elite
	Card issue		AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	Card currency		AMD or	AMD or	Драм РА	AMD or	AMD or
			USD or	USD or		USD or	USD or
			EUR or	EUR or		EUR or	EUR or
			RUB	RUB		RUB	RUB
	Card prompt issu (within 1 bankin		AMD 2000	AMD 5000	AMD 5000	AMD 10 000	AMD 0
	Card account ope	· ,	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	administration	ining and	THILD	TIVID 0	TIVID 0	THIND 0	THILD
	Annual service	e fee					
			AMD 5 000 ¹¹		AMD 3 000	AMD 30 000	AMD 100 000
				AMD 15 000			
	Receipt of PIN code /one-time fee charged upon card	In case of receiving the PIN code via sms	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	issuance/	In case of receiving the	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
		PIN code in a					
	Cand1: 3**	PIN envelope	-	-	-	-	-
13.2.1	Card validity	num halanaa raa	5 years irement in the main currency of	5 years	5 years	5 years	5 years
13.2.1	AMD card a		AMD 5 000 11	AMD 5 000 11	AMD 500	AMD 5 000	AMD 0
	USD card ac		USD 10	USD 10	-	USD 10	AMD 0
	EUR card ac		EUR 10	EUR 10	_	EUR 10	EUR 0
	RUB card ac		RUB 700	RUB 700	=	RUB 700	RUB 0
13.2.2	Credit cards						
	Credit card minimum balance requirement		AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
			or foreign currency	or foreign	or foreign	or foreign currency	or foreign
			equivalent	currency	currency	equivalent	currency
	A 11, 11		Accessible	equivalent Accessible	equivalent Accessible	Accessible	equivalent Accessible
	Access to credit line		Accessible	Accession	subject to T&cs of "ABB- Golden Youth" loan product	Accession	recession
	Maximum credit		max. AMD 3mln or	max. AMD	max. AMD	max. AMD 50 mln	No limitatios
	(In case of "ABB-Primary" loan the credit line can be opened on the card issued under the deposit regardless of the limit)		equivalent in foreign currency	20mln or equivalent in foreign currency	70.000	or equivalent in foreign currency	
	Annual nominal percentage rate charged on credit line		8% - 19% <mark>16</mark>	8% - 19% ¹⁶	16%	8% - 19% <mark>16</mark>	8% - 19% <mark>16</mark>
	Grace period for		As per loan contract	As per loan	=	As per loan contract	As per loan
	interests			contract			contract
	Access to credit l currency and up balance of deposi such is available ¹	to 90% of the t amount, if	Accessible As per terms and conditions of "ABB-Primary+" loan product	Accessible As per terms and conditions of "ABB-Primary+" loan product	Accessible As per terms and conditions of "ABB- Primary+" loan product	Accessible As per terms and conditions of "ABB-Primary+" loan product	Accessible As per terms and conditions of "ABB-Primary+" loan product
13.2.3	Provision of additional card ¹⁷		Accessible max 3 cards of the same category	Accessible 1 card of the same category and max 2 cards of a lower category	-	Accessible 1 card of the same category and max 2 cards of a lower category	Accessible 1 card of the same category and max 2 cards of a lower category
	Annual service for card servicing	ee for additional	AMD 4 000 11	AMD 5 000	-	AMD 15 000	AMD 50 000
	Provision of addi Mastercard Kids	card ¹⁷	Accessible	Accessible	-	Accessible	Accessible
	Replenishment at account minimur each additional c	n balance for	AMD 5 000	AMD 5 000	-	-	-

13.2.4	Annual rate of interest accrued on a	favorable balance of the card a	ccount				
	• AMD	3%	3%	1%	1%	1%	
	• USD	0.01%	0.01%	-	0.01%	0.01%	
	• EUR	0.01%	0.01%	-	0.01%	0.01%	
	• RUB	0.01%	0.01%	-	0.01%	0.01%	
	Card double issue for the same validity period in the event of card damage, access to card details by third parties, theft or loss thereof	AMD 2 000	AMD 2 000	AMD 2 000	AMD 5 000	AMD 10 000	
13.2.5	Activation of SMS service (VAT included)	AMD 0	AMD 0	AMD 0	AMD 0	AMD (
	Fee for each incoming SMS (VAT included) - For subscribers of mobile operators of RA and Artsakh ¹¹ - For subscribers of mobile operators of other countries	- AMD 0 - AMD 100	- AMD 0	- AMD 0 - AMD 100	- AMD - AMD 100	- AMD	
13.2.6	Replenishment of a card account (cash credit – AMD, USD, EUR)	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	
	23 RUB ²³		Bar	nk's daily tariff	tariff		
13.2.7	Provision of a statement of a	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	
	card account Provision of an additional statement of a card account (VAT included)	AMD 500	AMD 0	AMD 500	AMD 0	AMD 0	
13.2.8	Fee for provision of cash at Bank AT	ΓMs					
	For debit cards issued before 25.03.2018	0,3%11	0,5%	0%	1%	1%	
	For debit cards issued after 26.03.2018	0%	0%	0%	0%	0%	
	For credit cards	0,3%11	0,5%	0,3%	1%	1%	
	For credit cards with grace period	1%	1%	-	1%	1%	
	For cards with credit lines "ABB Expresso" and "ABB-AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/	3%	3%	-	-		
13.2.9	Fee for provision of cash by cards at	Bank POS terminals					
	For debit cards ²⁴	0,3%11	0,5%	0,3%	1 %	1 %	
	For credit cards	0,3%11	0,5%	0,3%	1 %	1 %	
	For credit cards with grace period	1%	1%	-	1 %	1 %	
13.2.10	Fee to cash out funds available on the (cash withdrawals made for the first		rried out exclusively	with plastic cards)			
	For debit cards ²⁵	1% ¹¹ min, AMD 1000	1% min. AMD 1000	0.5 %	1% min. AMD 1000	1% min. AMD 1000	
	For credit cards	1% ¹¹ min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000	
	For credit cards with grace period	1% min. AMD 1000	1% min. AMD 1000		1% min. AMD 1000	1% min. AMD 1000	
	For cards with credit lines "ABB Expresso" and "ABB-AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/	3%	3%	-	-		
13.2.11	Fee for cash withdrawal at other Ar	Ca member bank ATMs and PC	S terminals				
	For debit cards	1% <mark>11</mark>	1%	1%	2%	2%	
	For credit cards	1%11	1%	1%	2%	2%	
	For credit cards with grace	2%	2%		2%	2%	
	period	2%	۷%	=			

			1	1	1	
	For cards with credit lines "ABB					
	Expresso" and "ABB-AVIA+"					
	/terminated/, "My ABB"	3%	3%	-	=	_
	/terminated/ and "My ABB+"					
	/terminated/					
12 2 12	Fee for cash withdrawal at ATMs a	nd POSe of other banks 18				
13.2.12	For debit cards	1%, min.	1%, min.	1%, min.	2%, min.	2%, min.
	For debit cards	AMD 2 000 ¹¹	AMD 2 000	AMD 2 000	AMD 2 500	AMD 2 500
	For credit cards	1%,	1%, min.	1%, min.	2%, min.	2%, min.
	Tor ereart caras	min. AMD 2 000 ¹¹	AMD 2 000	AMD 2 000	AMD 2 500	AMD 2 500
	For credit cards with grace	3%, min.	3%, min.		3%, min.	3%, min.
	period	AMD 2 000	AMD 2 000	=	AMD 2 000	AMD 2 000
	For cards with credit lines "ABB					
	Expresso" and "ABB-AVIA+"	3%, min.	3%, min.			
	/terminated/, "My ABB"	AMD 2 000	AMD 2 000	-	-	-
	/terminated/ and "My ABB+"	AMD 2 000	AMD 2 000			
	/terminated/					
13.2.13	Card to card transfer via ATM			1		
	For debit cards	1 %11	1 %	1 %	1 %	1 %
	For credit cards	1 % ¹¹	1 %	1 %	1 %	1 %
	For credit cards with grace	1%	1%	-	1 %	1 %
	period				1 /0	
	For cards with credit lines "ABB	Not permitted	Not permitted	-	-	-
	Expresso" and "ABB-AVIA+"					
	/terminated/, "My ABB"					
	/terminated/ and "My ABB+" /terminated/					
					0 by the second of the seco	, crac :
13.2.14	Cashless transfer /conversion/ from		Card at the Bank (v	vithin the system o	f "ARMBUSINESSBANK	." CJSC, other
10,2,11	banks of Armenia and Artsakh) at 1				1.0/	10/
	For debit cards	1 % 11	1 %	1 %	1 %	1%
	For credit cards	1 % 11	1 %	1 %	1 %	1%
	For credit cards with grace	1 %	1 %	-	1 %	1%
	period For cards with credit lines "ABB					
	Expresso" and "ABB-AVIA+"					
	/terminated/, "My ABB"	3 %	3 %	_	_	_
	/terminated/ and "My ABB+"	5 70	3 70			
	/terminated/					
	Transfer /conversion/ from Card ac	count to account via Internet/m	obile banking (withi	in "ARMBUSINESS	BANK" CJSC, other ban	ks of Armenia and
	Artsakh)					
	For debit cards	0 %	0 %	0 %	0 %	0%
	For credit cards	0 %	0 %	0 %	0 %	0%
13.2.15	For credit cards with grace	1 %	1 %		1 %	1 %
10.2.13	period	1 70	1 70	_	1 70	1 70
	For cards with credit lines "ABB					
	Expresso" and "ABB-AVIA+"					
	/terminated/, "My ABB"	1 %	1 %	-	-	-
	/terminated/ and "My ABB+"					
12 2 15 1	/terminated/ Transfer /conversion/ from Card					
13.2.15.1	account to the Card by card					
	number via Internet/mobile					
	banking (within	1 %	1 %	1 %	1 %	1 %
	"ARMBUSINESSBANK" CJSC,	1 /0	1 /0	1 /0	1 /0	1 /0
	other banks of Armenia and					
	Artsakh)					
10.0.16	Fee for conducting cashless	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
13.2.16	transactions (trading through					
	POSs or internet)					
	Cashless transfer in foreign		As per cl.	As per cl.	As per cl. 4.2.4.1,	As per cl. 4.2.4.1,
13.2.17	currency to foreign countries or	As per cl. 4.2.4.1, 4.2.4.2 of	4.2.4.1, 4.2.4.2	4.2.4.1, 4.2.4.2	4.2.4.2 of these	4.2.4.2 of these
	RA banks from Card account	these tariffs	of these tariffs	of these tariffs	tariffs	tariffs
	without using the Card,	errese tarrirs				
	including via Internet/mobile					
	banking	. /114	1.		· .1 m 11 · ·	
13.2.18	Maximum amount of daily transact					-
	AMD card account	AMD 1 000 000	AMD 4 000 000	AMD 200 000	AMD 6 000 000	AMD 10 000 000
	USD card account	USD 2 500	USD 9 000	-	USD 20 000 USD	USD 30 000
	EVID 1	TITE G ACC	ELID C CCC			
	EUR card account	EUR 2 000	EUR 8 000	-	EUR 20 000	EUR 30 000
			I	I .		

	RUB card account					
		RUB 140 000	RUB 560 000	-	RUB 840 000	RUB 1 400 00
	Maximum amount of each cash tra					
	AMD card account	AMD 400 000	AMD 500 000	AMD 200 000	AMD 500 000	AMD 500 000
	USD card account	1100 000 1 1	USD 1000		USD 1000	USD 100
		USD 800 equivalent	equivalent	-	equivalent	equivale:
	EUR card account	EUR 700	EUR 900	-	900 EUR	900 EU
		equivalent	equivalent		equivalent	equivale
	RUB card account	RUB 55 000	RUB 70 000	_	RUB 70 000	RUB 70 000
	ROD card account			_		
		equivalent	equivalent		equivalent	equivalent
	Maximum number of daily	15	20	10	30	40
	transactions					
	Including maximum number of	10	20	5	30	40
	daily cash transactions					
	Fee for cash/cashless transactions					
	limit review (fixing of daily					
	transactions limit up to the	AMD 1 000	AMD 1 000	AMD 1 000	AMD 0	AMD (
	fivefold)					
	Inclusion of card into	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000
		AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000
	international STOP-list (for 14					
	days in one region)					
	Withdrawing a card from	AMD 0	AMD 0	AMD 0	AMD 0	AMD (
	international STOP-list					
	Card blocking	AMD 0	AMD 0	AMD 0	AMD 0	AMD (
	Card unblocking (in case of					
	wrong PIN entered three times)	AMD 1 000	AMD 1 000	AMD 1 000	AMD 0	AMD (
	Card unblocking	AMD 0	AMD 0	AMD 0	AMD 0	AMD (
	Fee for each unreasonably					
	claimed deal:					
	- In case of transactions made	- AMD 1 000	- AMD 1 000		AMD 1 000	- AMD 1 000
	through ArCa ATMs and		- 71WID 1 000	- AMD 1 000	- AMD 1 000	
	POSs	- AMD equivalent	- AMD		- AMD equivalent	- AMD
	- In case of transactions made	of USD 25	equivalent	- AMD	of USD 25	equivalent
	through other banks' ATMs		of USD 25	equivalent	01 USD 25	of USD 25
	and POSs		01 USD 25	of USD 25		
		AMD 2 000	AMD 2 000	AMD	AMDO	AMDO
	Imaging cardholder photo on the	AMD 2 000	AMD 2 000	AMD 0	AMD 0	AMD 0
	reverse side (VAT incl.)					
	Card closure	AMD 0	AMD 0	AMD 0	AMD 0	AMD (
	Temporary urgent issue of card	-	-	-	AMD 80 000	AMD 80 000
	abroad /within 24 hours for 30					
	days' period/					
	Provision of cash abroad /within	-	-	-	5% of provided	5% of provided
	24 hours/ in case of card loss				amount, min	amount, mir
					AMD 20 000	AMD 20 000
3.2.19	A consiste VID learn one imperiments				71WID 20 000	71VID 20 000
3.2.19	Access to VIP lounges in airports					ı
	Access to lounges for	-	-	-	AMD 13 000	AMD 13 000
	cardholders who have a valid				per visit	per visit ¹
	Priority Pass service card				Per viole	per viole
	 Access to lounges for the 	-	-	-	AMD 15 000	A M/D 15 000
	cardholder guests who have a				AMD 15 000	AMD 15 000
	valid Priority Pass card				per visit	per visi
	Access to Lounge Key	-	_	_	For Visa Platinum	For cardholders o
	riceess to Evange rie)				cardholders – 2	Visa Infinite card
					visits in a year free	– 6 visits in a yea
					of charge	free of charge
					For more visits and	For more visits an
					each visit of guests	for each visit of
					Lounge Key fee is	guests Lounge Ke
					applied	fee is applie
					For MC Platinum	For MC World Elit
					cardholders and each	cardholders an
					visit of their guests	each visit of thei
					Lounge Key fee is	guests Lounge Ke
					applied	fee is applie
3.3 Ma	stercard Kids card					
	Annual service fee for card servicir	ng				AMD 100
	Timidal belvice fee for card belvien	*B				
	Timual service ice for card servicin	⁻ 6	For depositors un	der "Armbusinessh	ank - Baby" deposit /the	person in favour o
	Trimular service rec for card servicin	- - 5	For depositors un	der "Armbusinessb	ank - Baby" deposit /the which the deposi	
	Card currency	ъ ⁻ Б	For depositors un	der "Armbusinessb	which the depos	person in favour of it is made/ – AMD (rency of parent card

	Replenishment amount for account minimum balance for each	AMD 0
	additional card	
	Card double issue for the same validity period in the event of card damage or loss, access to card details by third parties	AMD 1000
	Maximum amount of daily transactions (the limit is not subject to	For cards in AMD – AMD 10 000
	review)	For cards in USD – USD 25
		For cards in EUR – EUR 20
		For cards in RUB – RUB 1400
	Maximum amount of each cash transaction (the limit is not	For cards in AMD – AMD 10 000
	subject to review)	For cards in USD – USD 25
		For cards in EUR – EUR 20
	Maximum number of daily transactions (the limit is not subject	For cards in RUB – RUB 1400 10
	to review)	10
	Including maximum number of daily cash transactions (the limit is not subject to review)	5
	Access to credit line	Inaccessible
	Cardholder's age	6-14
	Imaging cardholder photo (VAT incl.)	AMD 1000
	Card validity	5 years
	Other card tariffs	As per tariffs for parent card
Terminat	ted types of cards	
13.4		Visa Electron ²⁰
	Card issue	Not issued
	Prompt issue of the card	Not issued
	(within 1 banking day)	
	Opening and administration of card account	Not issued
	Annual service fee	AMD 3 000
		In case of maternity benefit cards - AMD 1000
	Card validity	3 years
13.4.1	Debit card minimum balance requirement	
	AMD card account	AMD 2 000
	USD card account	USD 5
	EUR card account	EUR 5
13.4.2		
	Credit cards minimum balance	AMD 0
	Access to credit line	Accessible
	Maximum credit line limit	max. AMD 1mln or
	(In case of "ABB-Primary" loan the credit line can be opened on the card issued as a gift under the deposit regardless of the limit)	equivalent in foreign currency
	Annual nominal percentage rate charged on credit line	8% - 19%
	Grace period for charging interests	As per loan agreement
	Access to credit line in the currency and up to 90% of the	Accessible
	balance of deposit amount, if such is available 15	As per the terms of ABB-Primary+ loan product
13.4.3		N/A
	Annual service fee for additional card servicing	-
	Replenishment amount for account minimum balance for each additional card	-
13.4.4	Annual rate of interest accrued on a favorable balance of the card a	ccount
	• AMD	3%
	• USD	0.01%
	• EUR	0.01%
	Card double issue for the same validity period in the event of	AMD 3 000
	card damage and/or theft or loss of PIN code	
13.4.5	,	AMD 0
	Fee for each incoming SMS (VAT included)	- AMD 0
	- For subscribers of mobile operators of RA and Artsakh 11	
10.4.5	- For subscribers of mobile operators of other countries	- AMD 100
13.4.6	Replenishment of a card account (cash-in)	AMD 0
13.4.7	Provision of a statement of card account	AMD 0
	Provision of an additional statement of a card account (VAT included)	AMD 500
13.4.8	,	
10.4.0	For debit cards issued before 25.03.2018	0.15 %
	For debit cards issued before 25.03.2018 For debit cards issued after 26.03.2018	0.13 %
	For credit cards	0.15 %
	For credit cards with grace period	1%
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	170
	lines /suspended loan types/	3%
13.4.9		0.15 %
13.4.10		0.13 /0
	(cash withdrawals made for the first time from card accounts are ca	arried out exclusively with plastic cards)
	,	, , ,

	P 11:	10/ 1 13/D 1000				
	For debit cards	1%, min. AMD 1000				
	For credit cards	1%, min. AMD 1000				
	For credit cards with grace period For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	1%, min. AMD 1000				
	lines /suspended loan types/	3%, min. AMD 1000				
13.4.11						
13.4.11	For debit cards	1.0/				
		1 %				
	For credit cards	1%				
	For credit cards with grace period	2 %				
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	3 %				
	lines /suspended loan types/					
13.4.12						
	For debit cards	1%, min. AMD 2 000				
	For credit cards	1%, min. AMD 2 000				
	For credit cards with grace period	3%, min. AMD 2 000				
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	3%, min. AMD 2 000				
	lines /suspended loan types/	570, IIIII. 7111D 2 000				
13.4.13	Card to card transfer via internet and ATM					
	For debit cards	1%				
	For credit cards	1%				
	For credit cards with grace period	1%				
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	10/				
	lines /suspended loan types/	1%				
13.4.13		Card (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armenia				
	and Artsakh) 12					
	For debit cards	1 %				
	For credit cards	1 %				
	For credit cards with grace period	1%				
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	1 /0				
	lines /suspended loan types/	3 %				
13.4.14	· · · · · · · · · · · · · · · · · · ·	AMD 0				
13.4.15		AIVID 0				
13.4.13		As per clause 4.2.4.1, 4.2.4.2 of these tariffs				
10.416	banks in foreign currency without using the Card					
13.4.16	Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system)					
	AMD card account	AMD 400 000				
	USD card account	USD 1000 EUR 800				
	Maximum amount of each cash transaction (transactions for cash w					
	AMD card account	AMD 400 000				
	USD card account	AMD equivalent of USD 800				
	EUR card account	AMD equivalent of EUR 700				
		Third equivalent of LOR 700				
	Maximum number of daily transactions	10				
	Including maximum number of daily cash transactions	5				
13.4.17	Fee for cash/cashless transactions limit review (fixing of limit for					
10.1.17	ree for cash/cashless transactions mint review (fixing of mint for	AMD 1 000				
	one time/daily transactions up to the fivefold)	AMD 1 000				
	one time/daily transactions up to the fivefold)	AMD 1 000 AMD 20 000				
	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region)					
	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list	AMD 20 000				
	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking	AMD 20 000 AMD 0 AMD 0				
	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times)	AMD 20 000 AMD 0 AMD 0 AMD 1 000				
	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking	AMD 20 000 AMD 0 AMD 0				
	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 0				
	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 0 - AMD 1 000				
	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions - In case of international cashless transactions	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 0 - AMD 1 000 - AMD 1 000 - AMD 25				
	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions - In case of international cashless transactions Imaging cardholder photo on the reverse side (VAT incl.)	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 0 - AMD 1 000 - AMD 2 000				
	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions - In case of international cashless transactions Imaging cardholder photo on the reverse side (VAT incl.) Card closure	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 0 - AMD 1 000 - AMD 2 000				
14.	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions - In case of international cashless transactions Imaging cardholder photo on the reverse side (VAT incl.) Card closure Other services	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 1 000 - AMD 1 000 - AMD equivalent of USD 25 AMD 2 000 AMD 0				
14.1	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions - In case of international cashless transactions Imaging cardholder photo on the reverse side (VAT incl.) Card closure Other services Providing data on CBA exchange rates	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 1 000 - AMD 1 000 - AMD equivalent of USD 25 AMD 2 000 AMD 0				
14.1 14.2	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions - In case of international cashless transactions Imaging cardholder photo on the reverse side (VAT incl.) Card closure Other services Providing data on CBA exchange rates Facsimile abroad, 1 page (VAT included)	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 1 000 - AMD 1 000 - AMD equivalent of USD 25 AMD 2 000 AMD 0 AMD 0 AMD 0 AMD 0				
14.1 14.2 14.3	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions - In case of international cashless transactions Imaging cardholder photo on the reverse side (VAT incl.) Card closure Other services Providing data on CBA exchange rates Facsimile abroad, 1 page (VAT included) Bank consulting services	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 1 000 AMD 0 - AMD 1 000 - AMD equivalent of USD 25 AMD 2 000 AMD 0 AMD 0 AMD 0 AMD 0 AMD 0 AMD 0 AMD 3 000 As per agreement				
14.1 14.2	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions - In case of international cashless transactions Imaging cardholder photo on the reverse side (VAT incl.) Card closure Other services Providing data on CBA exchange rates Facsimile abroad, 1 page (VAT included) Bank consulting services Conveyance (collection) of funds (valuables)	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 0 - AMD 1 000 - AMD 2 000				
14.1 14.2 14.3	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions - In case of international cashless transactions Imaging cardholder photo on the reverse side (VAT incl.) Card closure Other services Providing data on CBA exchange rates Facsimile abroad, 1 page (VAT included) Bank consulting services Conveyance (collection) of funds (valuables) Currency conversion	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 0 - AMD 1 000 - AMD equivalent of USD 25 AMD 2 000 AMD 0 AMD 0 AMD 0 AMD 0 AMD 0 AMD 3 000 As per agreement As per agreement				
14.1 14.2 14.3 14.4	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions - In case of international cashless transactions Imaging cardholder photo on the reverse side (VAT incl.) Card closure Other services Providing data on CBA exchange rates Facsimile abroad, 1 page (VAT included) Bank consulting services Conveyance (collection) of funds (valuables)	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 0 - AMD 1 000 - AMD equivalent of USD 25 AMD 2 000 AMD 0 AMD 0 AMD 0 AMD 0 AMD 0 AMD 0 AMD 3 000 As per agreement As per agreement				
14.1 14.2 14.3 14.4	one time/daily transactions up to the fivefold) Inclusion of card into international STOP-list (for 14 days in one region) Withdrawing a card from international STOP-list Card blocking Card unblocking (in case wrong PIN entered three times) Card unblocking Fee for each claimed deal in case of chargebacks - In case of local cashless transactions - In case of international cashless transactions Imaging cardholder photo on the reverse side (VAT incl.) Card closure Other services Providing data on CBA exchange rates Facsimile abroad, 1 page (VAT included) Bank consulting services Conveyance (collection) of funds (valuables) Currency conversion	AMD 20 000 AMD 0 AMD 0 AMD 1 000 AMD 1 000 AMD 0 - AMD 1 000 - AMD equivalent of USD 25 AMD 2 000 AMD 0 AMD 0 AMD 0 AMD 0 AMD 0 AMD 0 AMD 3 000 As per agreement				

All charges as expressly set out in the present Fee Schedule and defined therein for services rendered to the Customer by the Bank are charged exceptionally in local currency.

Subject to the Bank's principles for classifying Corporate Customers, the Bank may propose other fees and charges to Customers. The related fees and charges for separate Customers shall be stipulated under agreement.

Fees and charges as set forth above in the Fee Schedule refer to standard transactions performed by the Customer. For all other cases when either the correspondent bank or the intermediary bank, as may be necessary, claims the Bank to pay extra commitment fee for effectuating the transaction or for participating in the maintenance process thereof, and charges the subject fee from the Bank, the latter accordingly reserves the right to charge the said commitment fee from Customer's account in addition to the standard commission paid by the Customer

In the event any amendments or modifications are in the course of time made to the list of the services, as well as to the charges and rates applied thereon, the Bank shall duly notify Customers upon such through inquiry services available at the Bank's premises, through press releases and other mass media.

- ✓ For making time deposit with "Armbusinessbank" CJSC,
- ✓ For the repayment of liabilities at Armbusinessbank" CJSC,
- Refund of irreducible balance in the event of card closure or transfer of funds to a new card account with "Armbusinessbank" CISC.
- Transfer of credit funds to a new card account in the event of loss of card with credit limit for the repayment of previous credit line.

¹ The fee is not applicable to correspondent accounts, securities depo-accounts, current accounts opened for the maintenance of credit accounts, card and deposit accounts

² This tariff is applicable if all the accounts of the Customer with the Bank have been dormant for a year, and if there is positive balance on the Account/one of the Accounts. If there are more than one accounts in the name of the Customer, the tariff is charged separately for each account, and if there is no balance on any of the accounts, the tariff for maintaining the account shall be charged from other accounts of the Customer with the Bank. This clause does not apply to special accounts provided for under Chapter 50.1 of the Civil Code of RA

The annual interest rate may be changed once a quarter depending on the changes in annual interest rate of refinancing stipulated by the Board of Central Bank of Armenia

For transfers in other convertible currency fees of intermediary bank are charged additionally

⁵ "BEN" expressly implies: "Commitment fees of intermediary banks are charged from the beneficiary from the amount of transfer"

^{6 &}quot;OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer and beneficiary"

^{7 &}quot;G-OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer"

No tariff fee is charged for amounts entered as a deposit. In case of entering a banknote with a face value of 500 EURO, a 2% commission applies.

No tariff fee is charged for amounts entered on card accounts in EUR. In case of entering a banknote with a face value of 500 EURO, a 2% commission applies.

¹⁰ Cash deposits and interests accrued thereon are provided ex commitment fees - AMD 0. Cashless deposits for the term of 30 days and above are provided ex commitment fees; deposits made for the term of up to 30 days and demanded back early are provided as per clause 10.2. Cashless deposits for the term of 181 days and above made after 04.03.2022 are provided ex commitment fees - AMD 0, while deposits made for the term of up to 181 days and demanded back early are provided as per clause 10.2.

If For the beneficiaries of bank accounts for compensation opened with "ARMBUSINESSBANK" CJSC, which are stipulated by RA law "On Compensation of Damages Caused to the Life or Health of Military Personnel during the Defense of the Republic of Armenia" – AMD 0

¹² The tariff also applies to contracts valid until 16.09.19.

¹³ The tariff does not apply to cards issued under salary projects

¹⁴ No tariff is charged for amounts remitted from a card account for making the following transactions within the system of "Armbusinessbank" CJSC:

¹⁵In case of cards opened before 20.05.20. the maximum amount of daily transactions is AMD 200.000, while the number is – 5; in case the customer wishes to change the maximum amount and number of daily transactions subject to current tariffs, he/she should submit a relevant application to the Bank

¹⁶Depending on the type of the collateral and currency of the credit line

¹⁷ Maximum 3 additional cards may be provided for 1 card

¹⁸ All foreign banks are other banks including "VTB-Armenia Bank" CJSC

¹⁹ This tariff does not apply to VISA Infinite / MCWorld Elite cards opened by standard tariffs valid by 16. 09.19.

²⁰ The issue of Visa Electron cards has been terminated since 02.05.2019. Cards issued before 01.05.2019 shall be valid until their expiry and shall be serviced pursuant to the tariffs specified under this clause.

²¹The service fee is not applicable to strategic clients of the Bank and affiliated parties, as well as clients who have term or demand deposit of AMD 20.000.000 or equivalent foreign currency with the Bank or equivalent foreign currency worth average daily balance on the bank account /on a quarterly basis/

²² During the currency exchange, for outgoing transactions made with Visa card, 2% Bank commission applies, and for incoming transactions -2%. Exception are transactions in US dollars and euros.

²³ In case of non-cash replenishment / credit using a 16-digit card number, if the currency of the transferred amount differs from the currency of the card, the credited amount is converted into the card currency at the exchange rate of the day

²⁴ For cashing out from cards in foreign currency 3% tariff applies

²⁵ For cashing out from cards in foreign currency 3% tariff applies

²⁶ In case of bi-currency transfers to the indicated countries payment is made in local currency

²⁷ For transfers to Georgia the tariff is AMD 0 (transfer currency RUB - payment currency USD)