FEE SCHEDULE

APPLICABLE FOR PRODUCTS AND SERVICES RENDERED BY "ARMBUSINESSBANK" CJSC (FOR LEGAL ENTITIES AND SOLE ENTREPRENEURS)

	Banking facility	Fees
1.	Account maintenance	
11	Account opening and servicing ¹	AMD
	Minimum balance on customers account ¹	
1.2	For legal entities ²	AMD 1 500 (or foreign currency equivalent
F	For all accounts of sole entrepreneurs	AMD 5 000 (or foreign currency equivalent
1.3	Provision of a statement of account, other payment document or	AMD 9 000 (or foreign currency equivalent
1.5	document on transactions made without the account after each	
	transaction	
1.4	Provision of a statement of account or copy of other document	
	(reference) via e-mail, facsimile or other means of communication	
	(VAT included)	
F	within Armenia	AMD 50
F	other than Armenia	AMD 500+ communication fe
1.5	Provision of a copy statement of account (including credit account)	
- 10	or copy of other payment document or document on transactions	
	made without the account as per remoteness of a transaction (VAT	
	included)	
F	• For up to a year's remoteness	AMD 2 00
F	• For 1 to 3 years' period of remoteness	AMD 5 00
F	• For 3 to 5 years' period of remoteness	AMD 10 00
1.6	Provision of a reference on the account, balance of account,	
	transactions made on or without account at the premises of the	
	Bank, by e-mail, internet/mobile banking (VAT incl.)	
	• in Armenian	AMD 1 0
F	• in Russian or English	AMD 2 5
1.7	Provision of statement/information by mail on the account,	Fee under clause 1.6 + fee for mail servi
	transactions made on or without account (VAT incl.)	
1.8	Provision of a bank account reference and copy of a SWIFT message	AMD 1 00
	(VAT included)	
1.9	Maintenance and servicing of account which has been dormant for 1	
	year ³	
	Sole entrepreneurs	In the amount of the balance of account max. AMD 150
	• Legal entities	In the amount of the balance of account - max. AMD 5 00
1.10	Preparing and providing replies (references) to audit inquiry (VAT	AMD 10 00
	included ¹	
1.11	Annual percentage rate applicable on the daily balance of account	
	(Accrued interests are paid out on a monthly basis, on the last day	
	of each month)	
	• For accounts in Armenian drams /except for accounts opened for	1
	the maintenance of POS terminals/	
	• For accounts in Armenian drams /opened for the maintenance of	0
	POS terminals/	^
	• For accounts in foreign currency /including accounts opened for	0
	the maintenance of POS terminals/	0
	• For special payment accounts opened for payment and settlement	0
1.10	organizations	
1.12	Transactions through escrow accounts	
	• real estate business	0.1% of the credit on account, min. AMD 20 000, max. AMD 100 0
	business in movable property	0.3% of the credit on account, min. 15 000, max. AMD 50 (
1.13	Account closing	AMD
	Provision of cash cheque-books (VAT included)	AMD 2 50

The fee is not applicable to current accounts opened for the maintenance of correspondent accounts, securities depo-accounts, credit accounts, card and deposit accounts
 If the director and / or the holder of 10% or more percent of shares of the legal entity is a non-resident, the tariff is established AMD 200,000 (or foreign currency equivalent), and in case of installing a POS-terminal (commercial acquiring) – AMD 550,000 драм PA (or foreign currency equivalent).

³ 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

1.15	SMS messages about the movement on accounts	
1.15.1	Subscription to service upon request of the client (VAT included)	AMD 0
1.15.2		AIWD 0
1.1.J.2	For residents	AMD 2 500
	For non-residents	AMD 2 500
1.16		AIVID 5 000
1.10		A M/D 100 000
	Account opening Minimum account balance	AMD 100.000
		AMD 0
	Account maintenance	AMD 0
	Account closing	AMD 0
	Annual interest rate applied to the daily account balance, and	As per agreement
	terms of payment	1 0
1.22	Unallocated metal accounts	
1.22.1	Currency of account	999.9 purity gold
1.22.2	Account opening and maintenance	AMD 1 500
1.22.3	8	AMD 0
1.22.4	Account minimum balance requirement	0 gr
1.22.5	Minimum transaction rate through the account	1 gr
1.22.6	9 9	N/A
1.22.7	Non-cash gold purchase/sale from the Bank	Exchange rate of the Bank fixed for the day
1.22.8	Transfers from account	
	- intra-bank	- AMD 0
	- other banks of RA and abroad	0,1%, minimum AMD 9 000, maximum AMD 50 000
1.22.9	Cashless credit on account	AMD 0
1.22.10	Interest rate accrued on account by the Bank	0%
	Provision of statements and references	As per clause 1.3, 1.4, 1.5, 1.6, 1.7 and 1.8 of this Tariff
	ey transfers	· · · · · · · · · · · · · · · · · · ·
2.1		AMD 0
	(inter-branch remittances) in local and foreign currency	
2.2		
2.2.1		
a)	Through bank accounts	AMD 0
<u>a)</u> b)	Without account opening	AMD 0
U)	AMD 25 000 and less	A MD 100
		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
2.2.2	Express transfers (within the same banking day) in local currency	0.1%, min AMD 500,
	within Armenia	max AMD 5 000
2.2.3		
	in Armenian drams	AMD 1 500
2.2.4	Remittances in foreign currency	
2.2.4.	Other than Armenia	
1		
a)	Execution of money orders	
	• In US dollars, Euro and other convertible currency ⁴	
	"BEN" ⁵	0.15%, min AMD 3 000, max AMD 30 000
	"OUR" ⁶	0.15%, min. AMD 7 500, max AMD 50 000
	"G-OUR" ⁷ (only in USD)	"OUR" + AMD 10 000
	• In Russian rubles	
	"OUR" only	0.1%, min AMD 3 000, max AMD 30 000
b)	In relation to executed transfers	
0)		
	In US dollars, Euro and other convertible currency	
	Refund of amount upon beneficiary's consent	AMD 25 000
	Amendments to terms	AIVID 23 000
	Retrieval	
	In Russian rubles	13 m = 000
	Refund of amount upon beneficiary's consent	AMD 5 000
	Amendments to terms	
	Retrieval	
c)	In relation to non-executed transfers	
	Cancelation of a transaction	AMD 0
	Cancelation of a transaction	
2.2.4.2		
2.2.4.2		0.1%, min AMD 5 000, max AMD 20 000

<sup>For transfers in other convertible currency the fees of intermediary bank are charged additionally
"BEN" expressly implies: "Commitment fees of intermediary banks are charged from the beneficiary from the amount of transfer"
"OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer and beneficiary"
"G-OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer and beneficiary"</sup>

3.1	Acceptance of payments for motor check-up services custody									1	AMD 1 000	
4. Safe c	Safe custody vault											
4.1	 Acceptance of valuables and documents on safe custody (VAT included 						uded) AMD 300 (per d					
		ld on deposit (refers to the gold collateral for AMD 1000 (lump						
4.2			T included)									
7.2	Head office	Branches	i menuacu)									
	(size of the	(size of	Box	1 day		8-15	16-30	31-90	91-180	181-270	271-365	
	deposit-box)	the	volume		2-7	days	days	days	days	days	days	
	ucposit con,	deposit-	/mm3/		days	•	, i i i i i i i i i i i i i i i i i i i					
		box)			uays							
	Small	Small		AMD	AMD	AMD	AMD	AMD	AMD	AMD	AMD	
	(417x255x75)	(75x255x4		1 000	3 000	5 000	7 000	10 000	17 000	20 000	27 000	
		17,75x295x										
		500,80x300	T T .									
		x419,85x29 5x490,85x3	Up to 13,300,000									
		00x500,90x	13,300,000									
		280x490,95										
		x280x500)										
	Medium	Medium		AMD	AMD	AMD	AMD	AMD	AMD	AMD	AMD	
	(417x255x257)	(170x255x		1 500	5 000	7 000	9 000	15 000	25 000	27 000	32 000	
		417,170x28 0x490,175x										
		280x500,17										
		5x295x490,	13,300,001									
		175x300x5	-									
		00,250x300	39,000,000									
		x500,260x3										
		00x500,260 x300x419)										
	Large	Large		AMD	AMD	AMD	AMD	AMD	AMD	AMD	AMD	
	(417x255x380)	(185x545x41		2 000	7 000	10 000	13 000	20 000	30 000	32 000	37 000	
	(7,470x200x4		2000		10 000	10 000	20 000	50 000	52 000	57 000	
		90,175x590x										
		490,175x500	39,000,001									
		x600,200x53 0x500,200x5	- 60,000,000									
		00x600,375x	00,000,000									
		300x419,380										
		x300x500,40										
		0x300x500)		1100	1100		1100	1100		1100	1100	
	Massive	Massive (275x500x5		AMD 3 000	AMD	AMD	AMD	AMD	AMD	AMD	AMD	
	(417x650x265)	50,650x300	60,000,000	3 000	8 000	12 000	18 000	25 000	32 000	35 000	40 000	
		x419,650x3	and over									
		00x500)										
4.3	,	r to hand over	the safe dep	oosit box an	id key after						AMD 500	
	agreement validity					(for each day past due) During the state of emergency declared by the Republic of Armenia						
						Dur	ing the state	of emergency	declared by t			
		C 1	• • • • • • •	1	C . 1					Governmen	nt - AMD 0	
4.4	Fee for the provisio key from the depos			oss or dama	ige of the					A	MD 20 000	
5 Intorr	national documentary		ICI.)							11	WID 20 000	
	International collec		nto									
5.1	Import collection	cion or paymen	шь									
511		order or amo	ndmonts the	roto							AMD 5 000	
5.1.2	 Notice of collection order or amendments thereto Return of documents submitted for documentary collection to correspondent banks, outstanding by the customer 									1	000 5 011	
J.1.Z										A	MD 30 000	
5.1.3					eptance				ſ	0.25%, min A	MD 35 000	
5.1.0	thereof		Payl		-runee				· · · ·		MD 70 000	
	Export collection					I						
5.1.4		order, verificat	ion and deliv	very of colle	ection				(),25%, min A	MD 25 000	
	documents	, ·cut	uen	,					· · · ·		D 100 000	
5.1.5		erms of colle	ction order.	, cancellati	on thereof							
	included		,	-						A	MD 15 000	
5.2		nentary credits	3									
	Import letter of cree											
5.2.1	Issue of L/C											
a)	with deposition of o	customer fund	s						(0.15%, min A	MD 45 000	
b)	other security									er additional		
	Confirmation by another bank of L/C issued by					tariff fee under section 5.2.1 for issue + confirming bank's tariff						
5.2.2	"ARMBUSINESSBA			-						0		
5.2.3											MD 35 000	
	4 Acceptance of documents with non-conformities (per package)						AMD 50 000					
5.2.4		5 Amendments to terms and conditions of L/C						AMD 25 000				
5.2.4 5.2.5 5.2.6	Amendments to ter										MD 25 000 MD 25 000	

52.9 Confirmation of L/C a) with deposition of other bank funds 0.15%, min AM b) other security as per additional a 5.2.10 Acceptance, verification and delivery of documents (per package) AM 5.2.11 Amendments to terms and conditions of L/C AM 5.2.12 Revocation/ cancellation of L/C AM 5.2.13 Transfer of L/C 0.2%, min AM 5.2.14 Transfer of L/C 0.2%, min AM 5.2.15 International bank guarantees 0.2%, min AM 5.3.11 Exa mother bank's participation 0.2% of guarantee 5.3.11 Ex another bank's participation 1ump sum payment of 0.5% of guarantee account) b) Other security of customer's funds (deposition of funds on covering account) 1ump sum payment of 0.5% of guarantee in AMD 30 000, max AMI 5.3.12 Upon reissuance of a guarantee by another bank tariff fee under clause 5.3.1.1 + other 5.3.2 Issuance of guarantee based on the guarantee issued by other bank tariff fee under clause 5.3.1.1 + other s.22 Under security of other bank funds (deposition of funds on covering account) 1.0% of guarantee amount p.a. (with monthly p min AM b) Other security	D 25 000 D 40 000 greement D 35 000 D 25 000 D 25 000 D 45 000 D 45 000 yments), D 40 000 pank fees yments), D 40 000
52.8 Advice of L/C or amendments thereto AA 52.9 Confirmation of L/C 0.15%, min AM a) with deposition of other bank funds 0.15%, min AM b) other security as per additional 52.10 Acceptance, verification and delivery of documents (per package) AA 52.11 Amendments to terms and conditions of L/C AA 52.12 Revocation/cancellation of L/C AA 52.13 Transfer of L/C 0.2%, min AM 53.11 Busendo: analel jaurantee 10.2%, min AM 53.11 Duarantees issued in favor of a baneficiary out of RA 10.2% of guarantee 53.11 Resocation 10.1% of customer's funds (deposition of funds on covering account) 10.1% of guarantee amount p.a. (with monthly p. b) Other security of other bank funds (deposition of funds on covering account) 1.0% of guarantee amount p.a. (with monthly p. 10 Under security of other bank funds (deposition of funds on covering account) 1.0% of guarantee amount p.a. (with monthly p. 10 Under security of other bank funds (deposition of funds on covering account) 1.0% of guarantee amount p.a. (with monthly p. 11.1 Under security of other bank funds (deposition of funds on covering account) 1.0% of gua	D 40 000 greement D 35 000 D 25 000 D 25 000 D 45 000 amount, 250 000 yments), D 40 000 pank fees yments), D 40 000 greement
a) with deposition of other bank funds 0.15%, min AM b) other security as per additional 5.2.10 Acceptance, verification and delivery of documents (per package) AM 5.2.11 Acceptance, verification of L/C AM 5.2.12 Revocation/ cancellation of L/C AM 5.2.13 Transfer of L/C 0.2%, min AM 5.3.1 Transfer of L/C 0.2%, min AM 5.3.1 Guarantee issued in favor of a beneficiary out of RA 0.2% of a bank guarantee 5.3.1.1 Exacother bank's participation 1 1 account) min AMD 30 000, max AM 1 1 b) Other security of customer's funds (deposition of funds on covering account) 1 1 10 b) Other security of other bank funds (deposition of funds on covering account) 1 10% of guarantee amount p.a. (with monthly p min AM 5.3.1.2 Upon reissuance of guarantee by another bank 1 10% of guarantee amount p.a. (with monthly p min AM 5.3.3 Amendments to terms of guarantees 1 1.0% of guarantee amount p.a. (with monthly p min AM 5.3.3 Settlement of payment demand 1.0% of guarantee amount p.a. (with monthly	greement D 35 000 D 25 000 D 25 000 D 45 000 D 45 000 amount, 250 000 yments), D 40 000 pank fees yments), D 40 000 greement
b) other security as per additional 52.10 Acceptance, verification and edivery of documents (per package) AA 52.11 Amendments to terms and conditions of L/C AA 52.12 Revocation/ cancellation of L/C AA 52.13 Transfer of L/C 0.2%, min AA 53.1 International bank guarantees 0.2%, min AA 53.1 Stanatnees issued in favor of a baneficiary out of RA 5.3.1.1 53.1 Exanctees issued in favor of a baneficiary out of RA 5.3.1.1 53.1.1 Exanctee issued in favor of a baneficiary out of RA 5.3.1.1 53.1.1 Exanctee issued in function of funds on covering account) lump sum payment of 0.5% of guarantee amount p.a. (with monthly p. min AAD 30 000, max AAH 53.1.2 Upon reissuance of a guarantee by another bank tariff fee under clause 5.3.1.1 + other 53.1.2 Issuance of guarantee based on the guarantee issued by other bank as per additional a count) a) Under security of other bank funds (deposition of funds on covering account) as per additional a count) b) Other security as per additional a count p.a. (with monthly p. min AB 5.3.1.3 Anendments to terms of guarantee terem AM	greement D 35 000 D 25 000 D 25 000 D 45 000 D 45 000 amount, 250 000 yments), D 40 000 pank fees yments), D 40 000 greement
b) other security as per additional 52.10 Acceptance, verification and edivery of documents (per package) AA 52.11 Amendments to terms and conditions of L/C AA 52.12 Revocation/ cancellation of L/C AA 52.13 Transfer of L/C 0.2%, min AA 53.1 International bank guarantees 0.2%, min AA 53.1 Stanatnees issued in favor of a baneficiary out of RA 5.3.1.1 53.1 Exanctees issued in favor of a baneficiary out of RA 5.3.1.1 53.1.1 Exanctee issued in favor of a baneficiary out of RA 5.3.1.1 53.1.1 Exanctee issued in function of funds on covering account) lump sum payment of 0.5% of guarantee amount p.a. (with monthly p. min AAD 30 000, max AAH 53.1.2 Upon reissuance of a guarantee by another bank tariff fee under clause 5.3.1.1 + other 53.1.2 Issuance of guarantee based on the guarantee issued by other bank as per additional a count) a) Under security of other bank funds (deposition of funds on covering account) as per additional a count) b) Other security as per additional a count p.a. (with monthly p. min AB 5.3.1.3 Anendments to terms of guarantee terem AM	greement D 35 000 D 25 000 D 25 000 D 45 000 D 45 000 amount, 250 000 yments), D 40 000 pank fees yments), D 40 000 greement
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5.2.11 Annendments to terms and conditions of L/C AA 5.2.12 Revocation/ cancellation of L/C AA 5.2.13 Transfer of L/C 0.2%, min AA 5.3.1 Guarantees issued in favor of a beneficiary out of RA 5.3.1 5.3.1.1 Ex another bank's participation a al Under security of customer's funds (deposition of funds on covering account) lump sum payment of 0.5% of guarantee min AMD 30 000, max AMI b) Other security 2.5% of guarantee amount p.a. (with monthly p min AA 5.3.2 Issue of a guarantee by another bank tariff fee under clause 5.3.1.1 + other 5.3.2 Issue of guarantee amount p.a. (with monthly p min AA a b) Other security as per additional account) as per additional of guarantee amount p.a. (with monthly p min AA b) Other security as per additional of guarantee amount p.a. (with monthly p min AA current maintenance of guarantees additional of guarantee amount p.a. (with monthly p min AA 5.3.3 Advice of guarantee amount p.a. (with monthly p min AA as per additional of a prolongation of guarantee amount p.a. (with monthly p min AA 5.3.4 Advice of guarantee term) AAM 5.3.5 <t< td=""><td>D 25 000 D 45 000 amount, 250 000 yments), D 40 000 pank fees yments), D 40 000 greement</td></t<>	D 25 000 D 45 000 amount, 250 000 yments), D 40 000 pank fees yments), D 40 000 greement
52.12 Revocation/cancellation of L/C 0.2%, min AN 5.2.13 Transfer of L/C 0.2%, min AN 5.3 International bank guarantees 0.2%, min AN 5.3.1 Exanother bank's participation 1 a) Under security of customer's funds (deposition of funds on covering account) 1ump sum payment of 0.5% of guarante account) b) Other security of customer's funds (deposition of funds on covering account) 1ump sum payment of 0.5% of guarante account) b) Other security 2.5% of guarantee amount p.a. (with monthly p. min AA 5.3.1 Exancte of guarantee based on the guarantee issued by other bank tariff fee under clause 5.3.1.1 + other a) Under security of other bank funds (deposition of funds on covering account) 1.0% of guarantee amount p.a. (with monthly p. min AA b) Other security as per additional a current maintenance of guarantees (excepting increase in amount and prolongation of guarantees (excepting increase in amount and prolongation of guarantee term) AM 5.3.3 Andree of guarantee or amendments thereto AM 5.3.4 Advice of guarantee AM 5.3.5 Settlement of payment demand 0.3.9% of am min AMD 45 000, max AMI 5.3.6 Verification of customer's demand for payment	D 45 000 amount, 250 000 yments), D 40 000 pank fees yments), D 40 000 greement
52.13 Transfer of L/C 0.2%, min AA 53 International bank guarantees 1 4 Same of a bank guarantee 1 5.3.1 Guarantees issued in favor of a beneficiary out of RA 1 5.3.1 Ex another bank's participation 1 a) Under security of customer's funds (deposition of funds on covering account) 1 b) 0 Other security of customer's funds (deposition of funds on covering account) 1 5.3.1.2 Upon reissuance of a guarantee bank tariff fee under clause 5.3.1.1 + other 5.3.2 Issuance of guarantee bank funds (deposition of funds on covering account) 1.0% of guarantee amount p.a. (with monthly p min AN a) Under security of other bank funds (deposition of funds on covering account) 1.0% of guarantee amount p.a. (with monthly p min AN b) Other security as per additional a customer security as per additional a customer security 5.3.3 Amendments to terms of guarantees (excepting increase in amount and prolongation of guarantee (excepting increase in amount and prolongation of guarantee (excepting increase in amount and prolongation of guarantee around p.a. (AM 5.3.4 Advice of guarantee thereto AM 5.3.5 Settlement of payment demand Ma	D 45 000 amount, 250 000 yments), D 40 000 pank fees yments), D 40 000 greement
5.3 International bank guarantees Issue of a bank guarantees Issue of a bank guarantees 5.3.1 Guarantees issued in favor of a beneficiary out of RA 5.3.1.1 Ex another bank's participation a) Under security of customer's funds (deposition of funds on covering account) lump sum payment of 0.5% of guarantee account) b) Other security 2.5% of guarantee amount p.a. (with monthly p.min AA 5.3.2 Upon reissuance of a guarantee by another bank tariff fee under clause 5.3.1.1 + other 5.3.2 Upon reissuance of guarantee issued by other bank 1.0% of guarantee amount p.a. (with monthly p.a. (with monthly p.a. ccount) a) Under security of other bank funds (deposition of funds on covering account) as per additional a count) min AM as per additional a count) min AM as per additional a count) as per additional a 0.3% of guarantee or amendments thereto 5.3.3 Settlement of payment demand 0.3% of am 5.3.4 Advice of guarantee 0.3% of am 5.3.5 Settlement of payment demand MM 5.3.6 Verification of customer's demand for payment AM 5.3.7 Servicin	amount, 250 000 yments), D 40 000 pank fees yments), D 40 000 greement
Issue of a bank guarantee 5.3.1 Exanother bank's participation a) Under security of customer's funds (deposition of funds on covering account) lump sum payment of 0.5% of guarante min AMD 30 000, max AMD b) Other security 2.5% of guarantee amount p.a. (with monthly p min AM 5.3.1.1 Examce of guarantee based on the guarantee issued by other bank tariff fee under clause 5.3.1.1 + other count) 1.0% of guarantee amount p.a. (with monthly p min AM as per additional a count) a) Under security 0.1% of guarantee amount p.a. (with monthly p account) a) Under security as per additional a count) b) Other security as per additional a count) current maintenance of guarantees (excepting increase in amount and prolongation of guarantee term) AM 5.3.4 Advice of guarantee or amendments thereto AM 5.3.5 Settlement of payment demand min AMD 45 000, max AMI 5.3.6 Verification of customer's demand for payment AM 5.3.7 Settlement of payment demand AM 5.3.6 Verification of customer's demand for payment AM 5.3.7 Settlement of payment demand Min AMD 45 000, max AMI	250 000 yments), D 40 000 pank fees yments), D 40 000 greement
5.3.1 Guarantees issued in favor of a beneficiary out of RA 5.3.1.1 Ex another bank's participation a) Under security of customer's funds (deposition of funds on covering account) Iump sum payment of 0.5% of guarantee min AMD 30 000, max AMI 2.5% of guarantee amount p.a. (with monthly p min AM b) Other security 2.5% of guarantee amount p.a. (with monthly p min AM 5.3.1.2 Upon reissuance of a guarantee by another bank tariff fee under clause 5.3.1.1 + other 5.3.2 Issuance of guarantee based on the guarantee issued by other bank another security of other bank funds (deposition of funds on covering account) 1.0% of guarantee amount p.a. (with monthly p min AM b) Other security of other bank funds (deposition of funds on covering account) 1.0% of guarantee amount p.a. (with monthly p min AM 5.3.3 Amendments to terms of guarantees (excepting increase in amount and prolongation of guarantee (excepting increase in amount and prolongation of guarantee (term) AM 5.3.4 Advice of guarantee of mendments thereto AM 5.3.5 Settlement of payment demand 0.3 % of am 5.3.6 Verification of customer's demand for payment AM 5.3.7 Servicing of a bank guarantee 30.0 % of min AMD 45 000, max AM 5.3.7 Servicing of a bank guarantee 30.0 %	250 000 yments), D 40 000 pank fees yments), D 40 000 greement
5.3.1.1 Ex another bank's participation a) Under security of customer's funds (deposition of funds on covering account) Iump sum payment of 0.5% of guarantee min AMD 30 000, max AMD b) Other security 2.5% of guarantee amount p.a. (with monthly p min AMD count) Dyne reissuance of a guarantee by another bank tariff fee under clause 5.3.1.1 + other 5.3.2 Upon reissuance of guarantee based on the guarantee issued by other bank 1.0% of guarantee amount p.a. (with monthly p min AMD a) Under security of other bank funds (deposition of funds on covering account) 1.0% of guarantee amount p.a. (with monthly p min AMD b) Other security as per additional as per additional 5.3.3 Amendments to terms of guarantees Amendments to terms of guarantee term) AM 5.3.4 Advice of guarantee or amendments thereto AM AM 5.3.5 Settlement of payment demand min AMD 45000, max AM 5.3.6 Verification of customer's demand for payment AM 5.3.7 Servicing of a bank guarantee AM 5.3.7 Servicing of a bank guarantee AM 5.3.7 Servicing of a bank guarantee AM 6.1 Provision (issue) of a bank guarante	250 000 yments), D 40 000 pank fees yments), D 40 000 greement
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Other security min AN 5.3.12 Upon reissuance of a guarantee by another bank tariff fee under clause 5.3.1.1 + other 5.3.2 Issuance of guarantee based on the guarantee issued by other bank 1.0% of guarantee amount p.a. (with monthly p min AN a) Under security of other bank funds (deposition of funds on covering account) 1.0% of guarantee amount p.a. (with monthly p min AN b) Other security as per additional a 5.3.3 Amendments to terms of guarantees (excepting increase in amount and prolongation of guarantee or amendments thereto AM 5.3.4 Advice of guarantee or amendments thereto AM 5.3.5 Settlement of payment demand 0.3 % of oam min AND 45 000, max AM 5.3.6 Verification of customer's demand for payment AM 5.3.7 Servicing of a bank guarantee 0.3 % of oam min AND 45 000, max AM 5.3.7 Servicing of a bank guarantee Commitment fees of intermediary banks and other actual costs are charged additionally Postal costs of "ARMBUSINESBANK" CJSC are charged additionally Additional T&C.S of international bank guarantees are applicable also for Reserve (Stanby L/C) letter of credit 6.1 Provision (issue) of a bank guarantee (in case of guarantees issued for up to 1 year) ⁸ Under security of funds available on the deposit account min. AM max. A	D 40 000 pank fees yments), D 40 000 greement
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5.3.4 Advice of guarantee or amendments thereto AM 5.3.5 Settlement of payment demand 0.3 % of am min AMD 45 000, max AM 5.3.6 Verification of customer's demand for payment AM 5.3.7 Servicing of a bank guarantee AM a) Under primary security A b) Other security A Additional T&Cs of inetrnational documentary operations A Commitment fees of intermediary banks and other actual costs are charged additionally Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Reserve (Stanby L/C) letter of credit 6. Bank guarantees within Armenia (one-time fee) 0 6.1.1 Any type of a bank guarantee under primary security Under security of funds available on the bank account C min. AM max. AMD Max. AMD Under security of funds available on the deposit account Max. AMD	
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5.3.6 Verification of customer's demand for payment AM 5.3.6 Verification of customer's demand for payment AM 5.3.7 Servicing of a bank guarantee AM a) Under primary security A b) Other security A Additional T&Cs of international documentary operations A Commitment fees of intermediary banks and other actual costs are charged additionally A Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Reserve (Stanby L/C) letter of credit 6. Bank guarantees within Armenia (one-time fee) A 6.1.1 Any type of a bank guarantee (in case of guarantees issued for up to 1 year) ⁸ Under security of funds available on the bank account C min. AM max. AMD Under security of funds available on the deposit account Under security of funds available on the deposit account	ount due.
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5.3.7 Servicing of a bank guarantee a) Under primary security b) Other security Additional T&Cs of inetnational documentary operations Commitment fees of intermediary banks and other actual costs are charged additionally Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Reserve (Stanby L/C) letter of credit 6. Bank guarantees within Armenia (one-time fee) 6.1 Provision (issue) of a bank guarantee (in case of guarantees issued for up to 1 year) ⁸ 6.1.1 Any type of a bank guarantee under primary security Under security of funds available on the deposit account max. AMD Under security of funds available on the deposit account	20 000
a) Under primary security b) Other security Additional T&Cs of inetnational documentary operations Commitment fees of intermediary banks and other actual costs are charged additionally Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Reserve (Stanby L/C) letter of credit 6. Bank guarantees within Armenia (one-time fee) 6.1 Provision (issue) of a bank guarantee (in case of guarantees issued for up to 1 year) ⁸ 6.1.1 Any type of a bank guarantee under primary security Under security of funds available on the bank account C min. AM max. AMD Under security of funds available on the deposit account	
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Additional T&Cs of international documentary operations Commitment fees of intermediary banks and other actual costs are charged additionally Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Reserve (Stanby L/C) letter of credit 6. Bank guarantees within Armenia (one-time fee) 6.1 Provision (issue) of a bank guarantee (in case of guarantees issued for up to 1 year) ⁸ 6.1.1 Any type of a bank guarantee under primary security Under security of funds available on the bank account - C min. AM max. AMD Under security of funds available on the deposit account	AD 5 000
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6. Bank guarantees within Armenia (one-time fee) 6.1 Provision (issue) of a bank guarantee (in case of guarantees issued for up to 1 year) ⁸ 6.1.1 Any type of a bank guarantee under primary security 0.1.1 Any type of a bank guarantee under primary security Under security of funds available on the bank account – - 0 min. AM max. AMD Under security of funds available on the deposit account	
up to 1 year) ⁸ 6.1.1 Any type of a bank guarantee under primary security Under security of funds available on the bank account – - 0 min. AM max. AMD Under security of funds available on the deposit account	
6.1.1 Any type of a bank guarantee under primary security Under security of funds available on the bank account – - 0 min. AM max. AMD Under security of funds available on the deposit account Under security of funds available on the deposit account	
min. AM max. AMD Under security of funds available on the deposit account	
min. AM max. AMD Under security of funds available on the deposit account	25-0.5%,
Under security of funds available on the deposit account) 20,000,
	,000,000
min. AM	- 0.5-1%,
) 20,000,
max. AMD	
6.1.2 Any type of a bank guarantee under security of movable and 1-2.5% of guarantee amount, min AM	D 20,000
immovable property	
6.1.3Any type of a bank guarantee under security of cash flows, surety and2.5-5% of guarantee amount, min AM	D 20,000
other security	D 00 00 -
V	D 22,000
6.3 Extension of a bank guarantee validity, amendments to T&Cs Existing fee schedule of prolonged guarantee on a yearly basis), 1	
	20,000
	/ID 30 00
(VAT included) (for the replacement of each security means) along with cha	
guarantee fe - In case of replacement of the pledged item with a primary security AMD 0 without changes to the guarantee fe	
7. Cash operations 7.1 Cash credit on Customer's account 9	- scnedul
7.1 Cash credit on Customer's account ⁹ • AMD	e schedul
• USD • Other freely convertible foreign symmetry 10 Perlos deily	AMD 0
	AMD 0 AMD 0
7.2 Provision of cash from customer's account	AMD 0
AMD	AMD 0 AMD 0 ariff rate
• USD	AMD 0 AMD 0 cariff rate 0.3%
Other freely convertible foreign currency Bank's daily	AMD 0 AMD 0 ariff rate 0.3% 3% ¹¹
7.2.1 "ABB-SME BUSINESS" (loans provided under the AUA project for "The development of Turpanjyan communities")	AMD 0 AMD 0 cariff rate 0.3% 3% ¹¹ cariff rate
	AMD 0 AMD 0 ariff rate 0.3% 3% ¹¹

⁸ In case of guarantees issued for more than 1 year, the given tariff is established under agreement
⁹ No tariff fee is charged for amounts entered as a deposit
¹⁰ No tariff fee is charged for amounts entered on card accounts in EUR
¹¹ Fee for correspondent banks is charged as per agreement

7.2.2		
	"ABB-AGRO" (loans provided under Horticultural Financing	AMD 0
	project implemented by RA Government Staff "RAED PIU SA Rural Finance Facility"	
7.2.3	·	AMD 0
7.2.5	subsidization of interest rates on loans granted to the agro-processing	
	sector for the procurement (purchasing) of agricultural raw	
	materials)	
7.2.4		AMD 0
	interest rates on loans for the for the development of cattle breeding	
	in Armenia in 2019-2024	
7.2.5	"ABB-AGRO" (Loans issued under program for subsidization of	AMD 0
	interest rates on loans to the agricultural sector implemented by	
	"Rural Areas Economic Development PIU" state agency of the	
	Ministry of Agriculture of Armenia	
7.2.6	Provision of cash amounts from accounts opened for servicing	AMD 0
	Provision of cash from previously cash credited funds	AMD 0
7.4	Authentication of banknotes (VAT included)	AMD 0
	• AMD	AMD 0
	Other freely convertible foreign currency	0.1%, min AMD 200
7.5	Exchange of old, torn, painted banknotes	
	• AMD	AMD 0
	Other freely convertible foreign currency	3%
7.6		1%, min AMD 200
7.7	Conveyance of cash funds through collection agency	As per agreement
7.8	Provision of cash through POS terminals in the premises of	
	ARMBUSINESSBANK with plastic cards of other banks ¹⁸	
	• AMD	1%
	 Other freely convertible foreign currency 	3%
3. Deals	in securities	
8.1	Securities purchase/sale on Customer's behalf and (or) account	Charges are made from transaction amount
8.1.1	State bonds	
	 AMD 100 000 000 and less 	0.05%
	AMD 100 000 000 and less AMD 100 000 001 and above	0.05%
8.1.2		
8.1.2	• AMD 100 000 001 and above	0.04%
8.1.2	AMD 100 000 001 and above Other securities	0.04%
8.1.2	AMD 100 000 001 and above Other securities Transfer of State bonds	0.04% As per agreement
	AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer	0.04% As per agreement AMD 500
8.2 . "Banl	AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer Documentary transfer Provision of information on the securities market c-Customer" system (Armenian Software)	0.04% As per agreement AMD 500 AMD 1 000
8.2 . "Banl	AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer Documentary transfer Provision of information on the securities market	0.04% As per agreement AMD 500 AMD 1 000 AMD 0
8.2 . "Banl	AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer Documentary transfer Provision of information on the securities market c-Customer" system (Armenian Software) System installation	0.04% As per agreement AMD 500 AMD 1 000 AMD 0
8.2 . "Banl 9.1	AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer Documentary transfer Provision of information on the securities market c-Customer" system (Armenian Software) System installation	0.04% As per agreement AMD 500 AMD 1 000 AMD 0
8.2 . "Banl 9.1	AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer Documentary transfer Provision of information on the securities market c-Customer" system (Armenian Software) System installation Maintenance fee	0.04% As per agreement AMD 500 AMD 1 000 AMD 0 AMD 0
8.2 <mark>. "Banl</mark> 9.1	 AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer Documentary transfer Provision of information on the securities market c-Customer" system (Armenian Software) System installation Maintenance fee Monthly service fee for residents Annual service fee for non-residents 	0.04% As per agreement AMD 500 AMD 1 000 AMD 0 AMD 0 AMD 0 AMD 0
8.2). "Banl 9.1 9.2 9.3	 AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer Documentary transfer Provision of information on the securities market c-Customer" system (Armenian Software) System installation Maintenance fee Monthly service fee for residents Annual service fee for non-residents Generating and providing a digital signature 	0.04% As per agreement AMD 500 AMD 1 000 AMD 0 AMD 0 AMD 0 AMD 0 AMD 120 000
8.2 . "Banl 9.1 9.2 9.3	 AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer Documentary transfer Provision of information on the securities market c-Customer" system (Armenian Software) System installation Maintenance fee Monthly service fee for residents Annual service fee for non-residents Generating and providing a digital signature "Internet-Banking", "Mobile Banking" 	0.04% As per agreement AMD 500 AMD 1 000 AMD 0 AMD 0 AMD 0 AMD 8 000 AMD 120 000 AMD 0
8.2). "Banl 9.1 9.2 9.3 0.	 AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer Documentary transfer Provision of information on the securities market c-Customer" system (Armenian Software) System installation Maintenance fee <i>Monthly</i> service fee for residents <i>Annual</i> service fee for non-residents Generating and providing a digital signature "Internet-Banking", "Mobile Banking" One-time fee for system connection /with the option to view and make 	0.04% As per agreement AMD 500 AMD 1 000 AMD 0 AMD 0 AMD 8 000 AMD 120 000 AMD 120 000
8.2). "Banl 9.1 9.2 9.3 0.	 AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer Documentary transfer Provision of information on the securities market c-Customer" system (Armenian Software) System installation Maintenance fee Monthly service fee for residents Annual service fee for non-residents Generating and providing a digital signature "Internet-Banking", "Mobile Banking" One-time fee for system connection /with the option to view and mak Resident and non-resident customers /a password generating 	0.04% As per agreement AMD 500 AMD 1 000 AMD 0 AMD 0 AMD 0 AMD 8 000 AMD 120 000 AMD 0
8.2 9. "Banl 9.1 9.2 9.3 0.	 AMD 100 000 001 and above Other securities Transfer of State bonds Electronic transfer Documentary transfer Provision of information on the securities market c-Customer" system (Armenian Software) System installation Maintenance fee Monthly service fee for residents Annual service fee for non-residents Generating and providing a digital signature "Internet-Banking", "Mobile Banking" One-time fee for system connection /with the option to view and mak Resident and non-resident customers /a password generating device is provided/ 	0.04% As per agreement AMD 500 AMD 1 000 AMD 0 AMD 0 AMD 8 000 AMD 120 000 AMD 120 000 AMD 7 000
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11.3	Provision of a reference on credit line for the participation in a tender (VAT included)		AMD 50 000		
11.4	 Giving consent to (VAT included): lease of the subject of pledge change of the owner of the subject of pledge change of address of the subject of pledge divide a subject of pledge into separate units state registration of another kind in relation to the subject of pledge 	AMD 10 000 (in each case			
11.5	 Giving consent to (VAT included): Change of state number of the collateral Departure of the subject of pledge (vehicle) out of Armenia and Artsakh Amendment in the technical passport 	AMD 10 000 (in each ca			
11.6	Issuance of a copy of the letter on the release from attachment of property being collateral, or agreements regarding property being collateral		AMD 10 000		
11.7	Review(change) of the terms of the loan/credit line ¹³	0.2% of t	he balance of loan/credit line, min. AMD 50 000, max. 5 000 000		
11.8	Changing the terms of loan/credit line Prolongation up to 6 months Prolongation for 7-12 months 	10	% of the balance of loan/credit line, % of the balance of loan/credit line,		
11.9	Prolongation for 13-36 months Replacement of the collateral of loan/credit line upon approval of the Bank (VAT included)		% of the balance of loan/credit line, AMD 30 000 acement of each means of security)		
11.10	- In case of replacing the pledge with primary security Rescheduling the dates of monthly repayments under loan agreement based on Customer's application upon approval of the Bank		AMD 0 AMD 10 000		
11.11	Provision of a statement on repaid, archived loans, items of collateral (VAT incl.)	AMD 50			
11.12	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		
11.13	Fee for early repayment of loan/non-revolving credit line 14	As per	the terms of the given loan product		
11.14	State registration of the pledge right on real estate (mortgage) with RA VAT)	Cadastre Committee (tariff is indicated fo	or each pledge (mortgage) (incl.		
11.14.1	Registration of pledge right of by terms of performance	Within 4 business days Within 3 business days Within 2 business days Within 1 business day	AMD 30 400 (lump charge) AMD 55 400 (lump charge) AMD 80 400 (lump charge) AMD 155 400 (lump charge)		
11.14.2	State registration of right under tripartite agreements, by terms of performance	Within 4 business days Within 3 business days Within 2 business days	AMD 75,400 (lump charge) AMD 125,400 (lump charge) AMD 175,400 (lump charge)		
11.14.3	Termination of pledge right by terms of performance	Within 2 business days Within 1 business day	AMD 2 200 (lump charge) AMD 10 200 (lump charge)		
11.14.4	Acquisition of a unified statement on restrictions by terms of performance	Within 3 business days Within 2 business days Within 1 business day	AMD 14,200 (lump charge) AMD 24,200 (lump charge) AMD 64,200 (lump charge)		
11.14.5	Obtaining a pledge certificate	· · · · ·	AMD 0		
12.	Card operations				
12.1	MasterCard, VISA International cards	MC Business, contactless MC Business &Visa Business cards	Contactless Visa-Customs card 0 AMD 0		
12.1.1 12.1.2	Card issue Currency of the card	AMD A USD EUR			
12.1.3	Card prompt issue (within 1 banking day)	AMD 500			
12.1.4	Card account opening and administration	AMD			
12.1.5	Annual service fee	AMD 10 00	AMD 10 000		
12.1.6	Receipt of PIN code /one-time fee charged upon card issuance/In case of receiving the PIN code via SMS	AMD	0 AMD 0		

¹⁹ The following shall be considered as a revision (amendment) of the terms of loan/credit line: changes in interest rates, provision of a grace period during the validity of loan/credit line ¹⁴ The tariff applies to loans/non-revolving credit lines provided since 18.09.19, except for loans/non-revolving credit lines provided on the account of program resources,

cases and amounts provided for under RA Law "On State Support to Small and Medium Enterprises" and RA Law "On Consumer lending", as well as cases of early repayment of loans / non-revolving credit lines at the request of the Bank ¹⁵ The activation of SMS-service is mandatory for all cardholders for security purposes

of an additional card rvice fee for additional card diminum balance requirement in the main currency of the c ard account rd account dird account without a card dird arwals made for the first time from card accounts are carried dird arwals made for the first time from card accounts are carried dird arwals made for the first time from card account account dird ards dird cards dird	fise for additional card AMD 500 AMD 500 imam balance requirement in the main currency of the card AMD 0 AMD 0 consult UBD 0 NED 0 NED 0 consult EUR 0 EUR 0 EUR 0 consult EUR 0 AMD 0 AMD 0 consult EUR 0 EUR 0 EUR 0 consult EUR 0 AMD 0 AMD 0 consult EUR 0 EUR 0 EUR 0 consult EUR 0 AMD 0 AMD 0 consult EUR 0 EUR 0 EUR 0 consult European end consult European end consult AmD 0 first charging interests Not applicable Not applicable Not applicable consult 0.01% Not applicable Not applicable consult 0.01% Not applicable Not applicable consult 0.01% AMD 0 AMD 0 AMD 0 consult 0.01% AMD 0 AMD 0 AMD 0 consult D.01% <th></th> <th>In case of receiving the PIN code in a PIN envelope</th> <th>AMD 1000</th> <th>AMD 1000</th>		In case of receiving the PIN code in a PIN envelope	AMD 1000	AMD 1000
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rd account redit line limit I nominal percentage rate charged on credit line ereid for charging interests te of interest accrued on a favorable balance of the card account rd a	count USD 0 USD 0 count EUR 0 FUR 0 count RUB 0 RUB 0 minimum halance AMD 0 AMD 0 drif fine Accessible Accessible fine fining max. 10 mln drams or equivalent in foreign currency max. 80 mln drams or equivalent in foreign currency fine charging interests Not applicable Not applicable interest accurate of a stravable balance of the card account 0.01% Not applicable count 0.01% Not applicable Not applicable count 0.01% AMD 0 AMD 0 count cable devisity inderious there of a count account in the avere of card AMD 0 AMD 0 atred account (cab rechti) AMD 0 <td>12.1.10</td> <td>Debit card minimum balance requirement in the main currency of</td> <td>of the card</td> <td></td>	12.1.10	Debit card minimum balance requirement in the main currency of	of the card	
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		12.1.21 12.1.22 12.1.23 12.1.24 12.1.25 12.1.26	Fee for provision of cash by cards at the Bank POS terminals • AMD • Other freely convertible foreign currency Fee to cash out funds available on the card account without a card (cash withdrawals made for the first time from card accounts are • AMD • Other freely convertible foreign currency Fee for cash withdrawal at other ArCa member bank POSs • AMD • Other freely convertible foreign currency Fee for cash withdrawal at ATMs and POSs of other banks ¹⁷ • AMD • Other freely convertible foreign currency Fee for cash withdrawal at ATMs and POSs of other banks ¹⁷ • AMD • Other freely convertible foreign currency Gard to card transfer via internet and ATM • For debit cards • For credit cards with grace period Cashless transfer /conversion/ from Card account without using the Armenia and Artsakh) • For credit cards • For credit cards with grace period Cashless transfer /conversion/ from Card account without using the Armenia and Artsakh) via Internet/mobile banking • AMD card account • USD card account • EUR card account (through CB of Armenia) • RUB card account Fee for conducting cashless transactions (trading throu	0.3% 0.5% 3% 1 carried out exclusively with plastic cards) 1% 3% 1% 3% 1% 3% 1% 3% 1% 3% 1% 3% 1% 3% 1%	Not permitted ¹⁷ Not permitted ¹⁷ Not permitted ¹⁷ Not permitted Not permitted
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Maximum amount of each cash transaction (transactions for cash withdrawa AMD card account USD card account EUR card account 	AMD 5 AMD equ		AMD 500 000		
USD card account	AMD equ		AMD 500 000		
	-				
FUR card account		iivalent	AMD equivalent		
• FUR card account	of US	D 1000	of USD 1000		
	AMD equ	iivalent	AMD equivalent		
	of EU	UR 900	of EUR 900		
RUB card account	AMD equ	iivalent	-		
	of RUB	65 000			
 Maximum number of daily transactions 		20	20		
 Including maximum number of daily cash transactions 		20	20		
Fee for cash/cashless transactions limit review /fixing of limit for daily	AMI	D 1 000			
cransactions up to the fivefold/	AWI	D 1 000	AMD 0		
inclusion of card into international STOP-list (for 14 days in one	AMD	15 000	AMD 15 000		
region)	AwiD	15 000			
Withdrawing the card from international STOP-list		AMD 0	AMD 0		
Card blocking		AMD 0	AMD 0		
Card unblocking (in case wrong PIN entered three times)	AMI	D1000	AMD 1 000		
Card unblocking		AMD 0	AMD 0		
Fee for each unreasonably claimed deal in case of chargebacks					
			- AMD 1 000		
•	 AMD equivalent of I 	USD 25	- AMD equivalent of USD 25		
POSs					
Card closing		AMD 0	AMD 0		
	-				
			AMD 0		
		AMD 3 000			
		AMD 40 000			
		AMD 1 000			
Bank consulting services			As per agreement		
Conveyance (collection) of funds (valuables)			As per agreement		
• Intra-bank		Bank's daily exchange rate			
• Bank-to-bank		As per agreement			
			AMD 5 000 (per document)		
Inquiry from the electronic system of the state register for legal entities			AMD 5 000 (per document)		
	Including maximum number of daily cash transactions ee for cash/cashless transactions limit review /fixing of limit for daily ansactions up to the fivefold/ inclusion of card into international STOP-list (for 14 days in one gion) //ithdrawing the card from international STOP-list ard blocking ard unblocking (in case wrong PIN entered three times) ard unblocking ee for each unreasonably claimed deal in case of chargebacks In case of transactions made through ArCa ATMs and POSs In case of transactions made through other banks' ATMs and POSs ard closing Dther services roviding data on CBA exchange rates acsimile abroad, 1 page (VAT included) ispatch by mail (VAT included) By DHL (up to 150 g) By ordinary mail (up to 150 g) ank consulting services onveyance (collection) of funds (valuables) urrency conversion Intra-bank	Including maximum number of daily cash transactions ee for cash/cashless transactions limit review /fixing of limit for daily ansactions up to the fivefold/ icclusion of card into international STOP-list (for 14 days in one gion) /ithdrawing the card from international STOP-list ard blocking ard unblocking (in case wrong PIN entered three times) ard unblocking ee for each unreasonably claimed deal in case of chargebacks In case of transactions made through ArCa ATMs and POSs In case of transactions made through other banks' ATMs and POSs ard closing Dther services roviding data on CBA exchange rates acsimile abroad, 1 page (VAT included) ispatch by mail (VAT included) By DHL (up to 150 g) By ordinary mail (up to 150 g) ank consulting services onveyance (collection) of funds (valuables) urrency conversion Intra-bank	Including maximum number of daily cash transactions 20 ee for cash/cashless transactions limit review /fixing of limit for daily ansactions up to the fivefold/ AMD 1 000 iclusion of card into international STOP-list (for 14 days in one egion) AMD 15 000 //ithdrawing the card from international STOP-list AMD 0 ard blocking AMD 1 000 ard unblocking (in case wrong PIN entered three times) AMD 1 000 ard unblocking AMD 0 ard unblocking AMD 1 000 ard unblocking AMD 0 ard unblocking AMD 0 ard unblocking AMD 0 ard closing AMD 1 000 POSs - AMD 1 000 In case of transactions made through ArCa ATMs and POSs - AMD 1 000 In case of transactions made through other banks' ATMs and POSs - AMD equivalent of USD 25 POSs - AMD 0 - AMD 0 ard closing - AMD 0 - AMD 0 Other services - AMD 0 - AMD 0 roviding data on CBA exchange rates - AMD 0		

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.

¹⁶ The tariff for subscribers of foreign mobile operators shall be applicable after 01.09.2017

¹⁷All foreign banks are other banks, including "VTB-Armenia Bank" CJSC

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

- ✓ For making time deposit with "Armbusinessbank" CJSC,
 ✓ For the renormant of lightlities at Armbusinessbank" CIS
 - 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" CJSC,

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.

¹⁹ The service fee is not applicable to A-class clients of the Bank and their 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 to resident Corporate clients who have AMD 20.000.000 or equivalent foreign currency worth average daily balance on the bank account /on a quarterly basis/