FEE SCHEDULE

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

	Banking facility	Fees
1.	Account opening and maintenance	
1.1.1	For each banking account of individuals	AMD 1 500 (lump charge)
1.1.2	Dealing accounts of individuals (Forex)	AMD 5 000 (lump charge)
		, 1
1.1.3	Opening and servicing a bank account for sums payable to	AMD 0
1.2	beneficiary within the framework of inclusive education Minimum balance on customers account	AMDO
		AMD 0
1.3	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)	
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	for 1 year ²	In the amount equal to the balance on account, maximum AMD 1.500
	Closing of account	AMD 0
	SMS-messages on transactions and balance of account	AMD 0
1.7	Opening and servicing of social package account	
1.7.1	Currency of account	AMD
	Opening and servicing of account	AMD 0
1.7.3	Closing of account	AMD 0
1.7.4	Minimum balance requirement	AMD 0
1.7.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.7.6	Annual interest rate applicable to the balance on social account	5 %
1.7.7	Maintenance and servicing of account which has been dormant for 1 year	AMD 0
1.7.8	Provision of a statement of account in Armenian (VAT incl.)	AMD 0
	Provision of a statement	As per clause 2.1 of this Fee schedule
1.8	Opening and servicing of escrow accounts	
1.8.1		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, maximum AMD 50.000
1.9	Unallocated metal accounts	
1.9.1	Currency of account	999.9 purity gold
	Account opening and maintenance	AMD 1,500
	Closing of account	AMD 0
	Account minimum balance requirement	0 gr
	Minimum transaction rate through the account	1 gr
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		,
	- 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		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	
	account	9 %

1.10.7	Maintenance and servicing of account which has been dormant	AMD 0
	for 1 year	
1.10.8	Provision of a reference of account in Armenian (VAT incl.)	AMD 0
1.10.9	Provision of statements	As per clause 2.1 of this Fee schedule
1.11	Banking accounts for maintenance of lump-sum payments (allowan	ces and sums provided under other socaial security programs)
1.11.1	Currency of account	AMD
1.11.2	Account opening and servicing	AMD 0
1.11.3	Closing of account	AMD 0
1.11.4		AMD 0
1.11.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.11.6	Annual interest rate applicable to the balance of account	0.01%
1.11.7		AMD 0
-1.2-1.1	for 1 year	
1.11.8	·	AMD 0
111110	included)	
1.11.9		As per clause 2.1 of this Fee schedule
1.12		ensation of Damages Caused to the Life or Health of Military Personnel During
	the Defense of the Republic of Armenia''	
1.12.1	Currency of account	AMD
1.12.2	Account opening and servicing	AMD 0
1.12.3		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		AMD 0
	for 1 year	
1.12.7		AMD 0
1.12.8		AMD 0
1.12.9		
111217	cards	As per clause 13.2
1.12.10		6%³
1112110	and card account	• Effective of 26.07.21 – 6.5%
1.13		and regular payments provided under other socaial security programs)
1.13.1		AMD
1.13.2	,	AMD 0
1.13.3		AMD 0
1.13.4		AMD 0
1.13.5		AMD 0
1.13.6		AMD 0
1.13.0	for 1 year	AIND 0
1.13.7	·	AMD 0
1.13.8		AMD 0
1.13.9		
	1	As per para. 13.1
1.13.10		5%
2	and card account Provision of statements, references and other documents of account	
2.		
2.1		
2.1.1	,	AMD 0
	each month	
2.1.2	For each statement provided with other periodicity (VAT incl.):	
	At the premises of the Bank, by e-mail, via internet/mobile	13.00 000
	banking	AMD 500
	By post	AMD 500 + fee for postal service
2.2	, ,	
2.2.1		
2,2,1	on the account, balance of account, transactions made through	
	or without account (VAT incl.)	
	In Armenian	AMD 1 000
1		AMD 2 500
1		711VID 2 500
222	·	Fee under clause 2.2.1 + fee for mail carries
2.2.2	Provision of statement/information by mail on the account,	Fee under clause 2.2.1 + fee for mail service
	Provision of statement/information by mail on the account, transactions made through or without account (VAT incl.)	
2.2.2	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	Fee under clause 2.2.1 + fee for mail service AMD 0
2.2.3	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.)	AMD 0
	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	
2.2.3	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 AMD 1 000
2.2.3	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

2.2.6	*	- In hand in hard copies at the Bank premises - AMD 0 (by one reference per
	by borrowers (co-borrowers) for a mortgage loan (incl. VAT)	quarter) - By email - AMD 0
		by Chian 111100
2.3	Provision of a reference copy, document on transactions made	
	through/without account (VAT incl.):	
2.3.1	1 7 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
2	(up to 150g) (VAT incl.)	
3.	Mediation of services provided to participants of funded pension sys	AMD 0
3.1	Opening of account Making amendments to personal details of the participants	AMD 0
3.3		AMD 0
3.3	the fund by the participant, exchange of pension fund	AMD
	shares and other documents or information, and transfer	
	thereof to the registrar of participants	
3.4	Receiving information on pension account from the	AMD 0
3.4	Receiving information on pension account from the registrar of participants and transfer thereof to the	AMD 0
	participant	
4 Mor	ney transfers	
4.1		AMD 0
7.1	(inter-branch remittances) in local and foreign currency	AWD 0
4.2	· ·	
4.2.1	In local currency (within Armenia)	
a)	Through bank accounts	AMD 0
<u>а)</u> б)	Without opening a bank account	Timb 0
0)	AMD 25 000 and less	AMD 100
	AMD 25 000 and less AMD 25 001 - 100 000	AMD 200
	• AMD 100 001 - 500 000	
	• AMD 500 001 - 300 000 • AMD 500 001 -1 000 000	AMD 300 AMD 500
	AMD 1 000 001 -1 000 000 AMD 1 000 001 and above	AMD 1 000
4.2.2		0.1%, min AMD 500,
4.2.2	currency within Armenia	max AMD 5 000
4.2.3	·	IIIAX AIVID 3 000
7.2.3	in Armenian drams	AMD 1 500
4.2.4		Mild I 500
4.2.4.1	Other than Armenia	
a)	Execution of money orders	
a)	In US dollars, Euro and other convertible currency 4	
	• In OS donars, Euro and other convertible currency •	0.15% min AMD 2.000 may AMD 20.000
	"BEN" ⁵	0.15%, min AMD 3 000, max AMD 30 000
	DEIN -	0.15%, min. AMD 7500, max AMD 50 000
	"OUR" ⁶	0.13%, IIIII. AIVID 7300, IIIax AIVID 30 000
	"G-OUR" 7 (only in USD)	"OUR" + AMD 10 000
	G-OOK (OM) III (OD)	OOK + MIND 10 000
	In Russian rubles	0,1%, min AMD 3 000, max AMD 30 000
	"OUR" only	
b)	In relation to executed transfers	
	In US dollars, Euro and other convertible currency	AMD 25 000
	Refund of amount upon beneficiary's consent	
	Amendments to terms	
	Retrieval	
	• In Russian rubles	
	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
4.2.4.2	Within Armenia	
	In USD and EUR through Central bank of Armenia	0.1%, min AMD 5 000, max AMD 20 000
4.2	Cashless transfer from a bank account through Internet/mobile	
4.3	banking (within "ARMBUSINESSBANK" CJSC, other banks of	
	Armenia and Artsakh)	
4.3.1	- transfer to the card (to the card number)	1%
ਜ.ਹ.1	transfer to the cara (to the cara manifer)	170

4.3.2	4	D.				AMD 0	
4.3.2	- transfer to account – in AM - transfer to account – in USE				As per tari	ffs under clause 4.2.4.2	
	s via international money transfer				As per tail	ns under clause 4.2.4.2	
J. Hansici	s via michianonai money transier	systems .					
E 1 D 1 D	T. C. : MONTHY CDANK						
	Transfers via MONEY GRAM						
Money trans Uzbekistan, (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				
	1 500,01-2 000,00	37,00	800,00 1 800,01-2	75,00	1200,01-1 800,00 1 800,01-2	75,00	
	2 000,01-2 500,00	·	500,00	100,00	500,00	100,00	
		46,00	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					
	ternational Money Transfers						
	Destination country	Amount	Curre	ency		equivalent AMD/	
	aine, Georgia, Moldova, Belarus,	0.01-200.00			2 U	SD/EUR	
	rael, Kazakhstan, Kyrgyzstan, Uzbekistan	200.01-5,000.00	USD /	EUR	0.9 % of trai	nsferred amount	
Cyprus, Finland, Irelan	gium, Bulgaria, Czech Republic, Croatia, Denmark, Estonia, France, Germany, Hungary, d, Italy, Latvia, Lithuania,	0.01-200.00	USD /	EUR	4 U:	SD/EUR	
Romania	g, Malta, Netherlands, Norway, ı, Poland, Portugal, Slovakia, pain, Sweden, Switzerland, UK	200.01-5,000.00			2 % of transferred amount		
Other cour	ntries covering the RIA system	0.01-200.00	USD /	EUR		SD/EUR	
o mer eour	intries covering the rain of second	200.01-5,000.00			3 % of tran	sferred amount	
	EXPRESS International Transfers						
	Destination country	Amount	Curre	ency	Fee /payable ir	equivalent AMD/	
Georgia, Mo United King	oldova, Uzbekistan Ukraine and gdom	-	USD /	EUR		1.00%	
	ch Republic, Israel, Cyprus and	-	USD /			1.50%	
Denmark	ain, Italy, Norway, Netherlands,	-	EU	IR		1.50%	
	, Sweden, Germany, Poland,	-	EU	TR.		1.80%	
France		-	EU			2.00%	
Smith)	& S (transfer to Smith and	-	EU			1.8% min 2 EUR	
Albania Bulgaria		-	EU EU			2% min 5 USD / EUR 2% min 4 USD / EUR	
	Indonesia, Pakistan, the	0.01-100				5 USD / EUF	
Philippines,		100.01-200	USD /	EUR		7 USD / EUR	

	200.01-300 300.01-400			9 USD / EUR 11 USD / EUR
	400.01-500			13 USD / EUR
	500.01-750			16 USD / EUR
	750.01-1000			19 USD / EUR
	1000.01-1250			22 USD / EUR
	1250.01-1500			25 USD / EUR
	1500.01-1750			28 USD / EUR
	1750.01-2000			30 USD / EUR
USA	-	US		3% min 3 USD
Nepal	-	USD/	EUR	1.5% min 5 USD
5.4 Funds Transfers via UNISTREAM		Amount of	l e	Fee
Type of transfer	Country of remittance	transfer	Currency	/payable in equivalent AMD/
	Russia	-	• USD • EUR	1 %
			• RUB	
Unaddressed transfers			• AMD	
	Within Armenia	_	• USD	0.6%
	Within Armenia	_	• EUR	0.070
			• RUB	
			Transfers are	
			made:	
			• in AMD,	
			while the	
			recipient	
			may receive the amount	
			in other	
			currency -	
			USD, EUR or	
	CIS,	As per	RUB;	
	Russia,	established	• in RUB,	0%
	Georgia	limits (differ by	while the	0,0
		countries)	recipient	
			may receive	
			the amount	
			in USD;	
			• in USD,	
			while the	
			recipient	
Bi-currency remittances			may receive	
			the amount	
		DIID	in RUB	DLID 000
		• up to RUB	Transfers are made in RUB,	• RUB 200 • 0%
		12,000 • RUB 12,000.01	while the	• 0%
		and over	recipient may	
		and over	receive the	
			amount in EUR	
		• up to USD 200	Transfers are	• USD 3
		• USD 200.01	made in USD,	• 0%
	Italy	and over	while the	
	Italy		recipient may	
			receive the	
			amount in EUR	12.00
		• up to AMD	Transfers are	• AMD 1600
		110,000	made in AMD,	• 0%
		• AMD	while the	
		110,000.01	recipient may	
		and over	receive the amount in EUR	
	Any country supporting		USD	
	Unistream system		• EUR	As per tariffs prescribed by the system
Unaaddressed and addressed transfers	- mon cam of occin	-	• EUR • RUB	(differ by countries)
E E E. J. T. CONTIEDED TO ANGE	FD		· NUD	
5.5 Funds Transfers via CONVERSE TRANSF		Amount of		/novable in equi1 /
Country	Currency	transfer	Fee	s /payable in equivalent drams/
	AMD	AMD 5.000.000		
Within Armenia	RUB	RUB 600.000		0.7%
	USD	USD 20.000		
	EUR	EUR 15.000		

Acceptance of payments for moore check-up services		Russia		RUB USD EUR	-	-	Paymen	t of sums tra	nsferred on	ly from Rus	ssia
Solit controls year Solit control y Solit	. Accepta	nce of payments	for motor check-u								
Section Sect	6.1	Acceptance of	payments for moto	or check-up services (including						A	AMD 1 000
Sefe costody wait		provision of a	slip)								
Acceptance of valuables and documents on safe custody	6.2	Fee for reissue	of the slip								AMD 500
Acceptance of valuables and documents on safe custody	'. Safe	custody	-								
Acceptance of valuables and documents on safe cuntody (YAT irichardes)											
VAT Included	7.1	Safe custody va	ault							VA	T included
- Reception of gold on deposit (VAT included) — the tariff refer to the gold collinated for repaid loans of the Bank (size of the deposit boxes (VAT included) Foundation		Acceptan	ce of valuables and	documents on safe custody						AMD 30	0 (per day)
Telesto to the gold collarent for repaid leases of the Branches (fire of the Granches) (f		(VAT inc	luded)								
Minimum		Reception	n of gold on deposi	t (VAT included) – the tariff					AM	D 1000 (lur	np charge)
Head office Gize of the		refers to t	the gold collateral f	for repaid loans of the Bank							
Size of the diposit-box deposit-box days	7.2	Individual safe	deposit boxes (VA	Γ included)							
Medium M		Head office	Branches								
Small Small AMD 1000 AMD		(size of the	(size of the	1 day	2-7	8-15	16-30	31-90	91-180	181-	271-365
Small Small AMD 1000 AMD		deposit-box)	deposit-box)		days	days	days	days	days	270	days
										days	
Medium Medium Medium AMD A		Small	Small	AMD 1 000	AMD	AMD	AMD	AMD	AMD	AMD	AMD
		(417x255x75)	(85x300x500)		3 000	5 000	7 000	10 000	17 000	20 000	27 000
Large		Medium		AMD 1 500	AMD	AMD	AMD	AMD	AMD	AMD	AMD
4(10,255,339) (175,500,600) 170,000 13 000 20 000 30 0		(417x255x257)	(175x300x500)		5 000	7 000	9 000	15 000	25 000	27 000	32 000
Large			Large	AMD 2 000	AMD	AMD	AMD	AMD	AMD	AMD	AMD
A		(410x255x380)	(175x500x600)		7 000	10 000	13 000	20 000	30 000	32 000	37 000
Failure by Customer to hand over the safe deposit box and key after agreement validity (for each day past due; over the period of the state of emergency declared by the Government of Armenia - AMD 0,000 metals of the state of emergency declared by the Government of Armenia - AMD 0,000 metals of the state of emergency declared by the Government of Armenia - AMD 0,000 metals of the state of emergency declared by the Government of Armenia - AMD 0,000 metals of the state of emergency declared by the Government of Armenia - AMD 0,000 metals of the state of emergency declared by the Government of AMD 0,000 metals of the state of emergency declared by the Government of AMD 0,000 metals of the state of emergency declared by the Government of AMD 0,000 metals of the state of emergency declared by the Government of AMD 0,000 metals of the state of emergency declared by the Government of AMD 0,000 metals of the state of emergency declared by the Government of AMD 0,000 metals of the state of emergency declared by the Government of AMD 0,000 metals of the state of emergency declared by the Government of AMD 0,000 metals of the state of emergency declared by the Government of AMD 0,000 metals of the state of emergency declared by the Government of AMD 0,000 metals of the state of the state of emergency declared by the Government of AMD 0,000 metals of the state of the state of the Government of Government of AMD 0,000 metals of the state of the state of the Government of Gov		Large		AMD	AMD	AMD	AMD	AMD	AMD	AMD	AMD
after agreement validity (for each day past due; over the period of the state of emergency declared by the Government of Armenia - AMD 0,000 International documentary operations 8.1 International collection order or amendments thereto 8.1.1 Notice of collection order or amendments thereto 8.1.2 Return of documents submitted for documentary collection to correspondent banks, outstanding by the customer or acceptance thereof max. AMD 70 000 8.1.4 Subset of collection order, verification and delivery of collection documents against collection payment or acceptance thereof max. AMD 70 000 8.1.4 Subset of collection order, verification and delivery of collection documents against collection order, cancellation thereof included 8.1.5 International documentary credits Import letter of redit 8.2.1 Issue of L/C 3 with deposition of customer funds 3 with deposition of customer funds 4 ACCEPTANCE OF COLLECTION		(417x650x265)		3 000	8 000	12 000	18 000	25 000	32 000	35 000	40 000
Amount A	7.3	Failure by Cus	tomer to hand over	the safe deposit box and key			·				AMD 500
Penalty for each loss or damage of the key from the box		after agreemen	nt validity						(for each da	y past due;
Penalty for each loss or damage of the key from the box						over the perio	od of the state	of emergence	y declared l	by the Gove	ernment of
State Stat										Armenia	ı - AMD 0)
	7.4	Penalty for eac	ch loss or damage o	f the key from the box						Al	MD 40.000
Memotic collection of payments Import collection AMD 5 000 8.1.1 Notice of collection order or amendments thereto AMD 5 000 8.1.2 Return of documents submitted for documentary collection to correspondent banks, outstanding by the customer AMD 30 000 8.1.3 Delivery of documents against collection payment or aceptance thereof 0.25%, min AMD 35 000 aceptance thereof max. AMD 70 000 8.1.4 Issue of collection order, verification and delivery of collection documents of collection order, cancellation thereof included 0,25%, min AMD 25 000 8.1.5 Issue of collection order, verification and delivery of collection order, cancellation thereof included AMD 15 000 8.2.1 Issue of L/C AMD 15 000 8.2.2 International documentary credits AMD 15 000 8.2.1 Issue of L/C AMD 15 000 8.2.1 Issue of L/C as part additional agreement agreement funds 0.15%, min AMD 45 000 8.2.2 Acceptance of acceptance acceptanc	. Internat	ional documenta	ary operations								
Section Sect				nts							
8.1.1 Notice of collection order or amendments thereto Return of documents submitted for documentary collection to correspondent banks, outstanding by the customer 8.1.3 Delivery of documents against collection payment or acceptance thereof max. AMD 70 000 Export collection 8.1.4 Issue of collection order, verification and delivery of collection documents 8.1.5 Amendments to terms of collection order, cancellation thereof included 8.1.5 Import letter of credit 8.2 International documentary credits Import letter of credit 8.2.1 Issue of L/C a) with deposition of customer funds b) other security as per additional agreement 8.2.2 Confirmation by other bank of L/C issued by arrange and verification of documents (per package) 8.2.4 Acceptance and verification of J/C 8.2.5 Amendments to terms and conditions of L/C 8.2.6 Revocation/ cancellation of L/C upon beneficiary's consent 8.2.7 Payment of L/C amount 8.2.9 Confirmation by other bank funds 9.15%, min AMD 10 000 10.15%, min AMD 10 000 10.15%, min AMD 10 000 10.15%, min AMD 25 000 10.15%, min AMD 10 000, maximum AMD 25 000 10.15%, min AMD 10 000, maximum AMD 25 000 10.15%, min AMD 10 000, maximum AMD 25 000 10.15%, min AMD 10 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 25 000 10.15%, min AMD 40 000, maximum AMD 40 000, maximum AMD 40 000, maximum AMD 40 000, maximum											
8.1.2 Return of documents submitted for documentary collection to correspondent banks, outstanding by the customer AMD 30 000 8.1.3 Delivery of documents against collection payment or acceptance thereof 0.25%, min AMD 35 000 8.1.4 Expectation To expect collection order, verification and delivery of collection of documents 0.25%, min AMD 25 000 8.1.4 Suse of collection order, verification and delivery of collection of included 0.25%, min AMD 25 000 8.1.5 Innertal collection order, verification and delivery of collection of included 0.25%, min AMD 25 000 8.2.7 Innertal collection order, verification order, cancellation thereof included 0.25%, min AMD 25 000 8.2.1 Innertal collection order, verification order, cancellation of the collection of the collecti	811			ndments thereto							MD 5 000
8.1.4 correspondent banks, outstanding by the customer 8.1.3 correspondent banks, outstanding by the customer 8.1.4 correspondent banks, outstanding by the customer 8.1.4 correspondent banks, outstanding by the customer max. AMD 70 000 Export collection 8.1.4 documents 8.1.5 lissue of collection order, verification and delivery of collection documents to terms of collection order, cancellation thereof included 8.2. International documentary credits Import letter of credit 8.2.1 lissue of L/C a) with deposition of customer funds 8.2.2 confirmation by other bank of L/C issued by 8.2.3 Acceptance and verification of documents (per package) 8.2.4 Acceptance of documents with non-conformities (per package) 8.2.5 Amendments to terms and conditions of L/C 8.2.6 Revocation/ cancellation of L/C upon beneficiary's consent 8.2.7 payment of L/C amount 8.2.8 Advice of L/C amount 8.2.9 Confirmation of L/C amount 9 with deposition of other bank funds 9 with deposition of other bank funds 9 confirmation of L/C 9 a with deposition of other bank funds 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C amount 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a Amondments thereto 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000 9 confirmation of L/C 9 a AMD 25 000											
8.1.3 Delivery of documents against collection payment or acceptance thereof max. AMD 35 000 max. AMD 70 000 Export collection	8.1.2									Al	MD 30 000
Expert E									0.2	5%. min Al	MD 35 000
Section Sect	8.1.3			1.7						-	
8.1.4 Issue of collection order, verification and delivery of collection documents (page 100 max. AMD 25 000 max. AMD 100 000 max. AMD 100 000 max. AMD 15 000											
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S.2 International documentary credits	8.1.4			,						max. AM	D 100 000
R.2 International documentary credits Import letter of credit	0.1.5	Amendments	to terms of collect	ion order, cancellation thereof						A 7	VAD 15 000
Import letter of credit	8.1.5	included								Al	MD 15 000
Import letter of credit											
8.2.1 Issue of L/C a) with deposition of customer funds 0.15%, min AMD 45 000 b) other security as per additional agreement Confirmation by other bank of L/C issued by "ARMBUSINESSBANK" CJSC 8.2.3 Acceptance and verification of documents (per package) 8.2.4 Acceptance of documents with non-conformities (per package) 8.2.5 Amendments to terms and conditions of L/C 8.2.6 Revocation/ cancellation of L/C upon beneficiary's consent 8.2.7 Payment of L/C amount 8.2.8 Advice of L/C or amendments thereto 8.2.9 Confirmation of L/C a) with deposition of other bank funds b) other security ACCEPTANCE OF THE BANK TO SOO 8.2.9 Acceptance, verification and delivery of documents (per package) 8.2.10 Amendments to terms and conditions of L/C 8.2.11 Amendments to terms and conditions of L/C AMD 25 000 8.2.12 Revocation/ cancellation of L/C AMD 25 000 8.2.13 Amendments to terms and conditions of L/C AMD 25 000 8.2.14 Acceptance, verification and delivery of documents (per package) 8.2.11 Amendments to terms and conditions of L/C AMD 25 000 8.2.12 Revocation/ cancellation of L/C AMD 25 000	8.2	International d	locumentary credits	3							
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b) other security as per additional agreement 8.2.2 Confirmation by other bank of L/C issued by "ARMBUSINESSBANK" CJSC 8.2.3 Acceptance and verification of documents (per package) 8.2.4 Acceptance of documents with non-conformities (per package) 8.2.5 Amendments to terms and conditions of L/C 8.2.6 Revocation/ cancellation of L/C upon beneficiary's consent 8.2.7 Payment of L/C amount 8.2.8 Advice of L/C or amendments thereto 8.2.9 Advice of L/C or amendments thereto 8.2.9 Confirmation of L/C a) with deposition of other bank funds b) other security 8.2.10 Acceptance, verification and delivery of documents (per package) 8.2.11 Amendments to terms and conditions of L/C AMD 25 000 8.2.12 Revocation/ cancellation of L/C AMD 25 000 8.2.13 Acceptance, verification and delivery of documents (per package) 8.2.14 Amendments to terms and conditions of L/C AMD 25 000 8.2.15 Acceptance, verification and delivery of documents (per package) 8.2.16 Acceptance, verification and delivery of documents (per package) 8.2.17 Amendments to terms and conditions of L/C 8.2.18 Revocation/ cancellation of L/C AMD 25 000	8.2.1	Issue of L/C									
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8.2.2 "ARMBUSINESSBANK" CJSC 8.2.3 Acceptance and verification of documents (per package) 8.2.4 Acceptance of documents with non-conformities (per package) 8.2.5 Amendments to terms and conditions of L/C 8.2.6 Revocation/ cancellation of L/C upon beneficiary's consent 8.2.7 Payment of L/C amount 8.2.8 Advice of L/C or amendments thereto 8.2.8 Advice of L/C or amendments thereto 8.2.9 Confirmation of L/C a) with deposition of other bank funds b) other security 8.2.10 Acceptance, verification and delivery of documents (per package) 8.2.11 Amendments to terms and conditions of L/C AMD 25 000 8.2.12 Revocation/ cancellation of L/C AMD 35 000 8.2.13 Acceptance, verification and conditions of L/C AMD 25 000 8.2.14 Amendments to terms and conditions of L/C AMD 25 000 AMD 25 000 AMD 25 000	b)								as per	additional	agreement
8.2.3 Acceptance and verification of documents (per package) 8.2.4 Acceptance of documents with non-conformities (per package) 8.2.5 Amendments to terms and conditions of L/C 8.2.6 Revocation/ cancellation of L/C upon beneficiary's consent 8.2.7 Payment of L/C amount 8.2.8 Advice of L/C or amendments thereto 8.2.9 Confirmation of L/C a) with deposition of other bank funds b) other security 8.2.10 Acceptance, verification and delivery of documents (per package) 8.2.11 Amendments to terms and conditions of L/C 8.2.2 Revocation/ cancellation of L/C 8.2.3 Acceptance, verification and delivery of documents (per package) 8.2.11 Amendments to terms and conditions of L/C 8.2.12 Revocation/ cancellation of L/C 8.2.13 Revocation/ cancellation of L/C 8.2.14 Amount AMD 25 000	822	Confirmation	by other bank of L/	C issued by			tariff fee	under section	on 8.2.1 + cc	nfirming b	ank's tariff
8.2.4 Acceptance of documents with non-conformities (per package) 8.2.5 Amendments to terms and conditions of L/C 8.2.6 Revocation/ cancellation of L/C upon beneficiary's consent 8.2.7 Payment of L/C amount Export letter of credit 8.2.8 Advice of L/C or amendments thereto 8.2.9 Confirmation of L/C a) with deposition of other bank funds b) other security 8.2.10 Acceptance, verification and delivery of documents (per package) 8.2.11 Amendments to terms and conditions of L/C 8.2.12 Revocation/ cancellation of L/C AMD 50 000 AMD 50 000 AMD 50 000 AMD 25 000 AMD 35 000 AMD 25 000	0.2.2										
8.2.5 Amendments to terms and conditions of L/C 8.2.6 Revocation/ cancellation of L/C upon beneficiary's consent 8.2.7 Payment of L/C amount 8.2.8 Advice of L/C or amendments thereto 8.2.9 Confirmation of L/C a) with deposition of other bank funds b) other security 8.2.10 Acceptance, verification and delivery of documents (per package) 8.2.11 Amendments to terms and conditions of L/C 8.2.12 Revocation/ cancellation of L/C AMD 25 000	8.2.3	_								Al	MD 35 000
8.2.6 Revocation/ cancellation of L/C upon beneficiary's consent 8.2.7 Payment of L/C amount Export letter of credit 8.2.8 Advice of L/C or amendments thereto 8.2.9 Confirmation of L/C a) with deposition of other bank funds b) other security 8.2.10 Acceptance, verification and delivery of documents (per package) 8.2.11 Amendments to terms and conditions of L/C 8.2.12 Revocation/ cancellation of L/C AMD 25 000	8.2.4									Al	MD 50 000
8.2.7 Payment of L/C amount 0.15%, min AMD 10 000, maximum AMD 75 000 Export letter of credit 8.2.8 Advice of L/C or amendments thereto AMD 25 000 8.2.9 Confirmation of L/C a) with deposition of other bank funds 0.15%, min AMD 40 000 b) other security as per additional agreement 8.2.10 Acceptance, verification and delivery of documents (per package) 8.2.11 Amendments to terms and conditions of L/C 8.2.12 Revocation/ cancellation of L/C AMD 25 000	8.2.5	Amendments t	to terms and condit	tions of L/C						Al	MD 25 000
Export letter of credit8.2.8Advice of L/C or amendments theretoAMD 25 0008.2.9Confirmation of L/Ca) with deposition of other bank funds0.15%, min AMD 40 000b) other securityas per additional agreement8.2.10Acceptance, verification and delivery of documents (per package)AMD 35 0008.2.11Amendments to terms and conditions of L/CAMD 25 0008.2.12Revocation/ cancellation of L/CAMD 25 000	8.2.6	Revocation/ ca	ncellation of L/C u	pon beneficiary's consent						Al	MD 25 000
8.2.8Advice of L/C or amendments theretoAMD 25 0008.2.9Confirmation of L/Ca) with deposition of other bank funds0.15%, min AMD 40 000b) other securityas per additional agreement8.2.10Acceptance, verification and delivery of documents (per package)AMD 35 0008.2.11Amendments to terms and conditions of L/CAMD 25 0008.2.12Revocation/ cancellation of L/CAMD 25 000	8.2.7						0.15	5%, min AM	D 10 000, m	aximum Al	MD 75 000
8.2.9 Confirmation of L/C a) with deposition of other bank funds 0.15%, min AMD 40 000 b) other security as per additional agreement 8.2.10 Package) AMD 35 000 8.2.11 Amendments to terms and conditions of L/C AMD 25 000 8.2.12 Revocation/ cancellation of L/C AMD 25 000		Export letter o	f credit								
a) with deposition of other bank funds 0.15%, min AMD 40 000 b) other security as per additional agreement 8.2.10 $\frac{\text{Acceptance, verification and delivery of documents (per package)}}{\text{AMD 35 000}}$ 8.2.11 Amendments to terms and conditions of L/C AMD 25 000 8.2.12 Revocation/ cancellation of L/C AMD 25 000	8.2.8	Advice of L/C	or amendments the	ereto						Al	MD 25 000
b)other securityas per additional agreement $8.2.10$ Acceptance, verification and delivery of documents (per package)AMD 35 000 $8.2.11$ Amendments to terms and conditions of L/CAMD 25 000 $8.2.12$ Revocation/ cancellation of L/CAMD 25 000	8.2.9										
8.2.10 Package) ACCEPTANCE, Verification and delivery of documents (per package) AMD 35 000 8.2.11 Amendments to terms and conditions of L/C AMD 25 000 8.2.12 Revocation/ cancellation of L/C AMD 25 000	a)	with deposition	n of other bank fur	nds					0.1	5%, min Al	MD 40 000
8.2.10 package) AMID 35 000 8.2.11 Amendments to terms and conditions of L/C AMD 25 000 8.2.12 Revocation/ cancellation of L/C AMD 25 000	b)	other security							as per	additional	agreement
8.2.10 package) 8.2.11 Amendments to terms and conditions of L/C 8.2.12 Revocation/ cancellation of L/C AMD 25 000	Q D 10	Acceptance, ve	erification and deli	very of documents (per						A 7	MD 35 000
8.2.12 Revocation/ cancellation of L/C AMD 25 000	0.2.10			· 						A.	טטט כפ חזא
	8.2.11	Amendments t	to terms and condit	tions of L/C						Al	MD 25 000
8.2.13 Transfer of L/C 0.2%, min AMD 45 000	8.2.12					<u>-</u>	•			Al	MD 25 000
	8.2.13	Transfer of L/C	C						0.	2%, min Al	MD 45 000
		Tomas of a bomb									

Issue of a bank guarantee

8.3.1	Guarantees issued in favor of a beneficiary out of RA	
8.3.1.1	•	
a)	Under security of customer's funds (deposition of funds on	0.5% of guarantee amount lump charge,
1-1	covering account)	min AMD 30 000, max AMD 250 000
b)	Other security	2.5% of guarantee amount p.a. (with monthly payments), min AMD 40 000
8.3.1.2	Reissuance of a guarantee by another bank	tariff fee under section 8.3.1.1 + other bank fees
8.3.2	Issuance of guarantee based on the guarantee issued by another bar	ık
a)	Under security of other bank funds (deposition of funds on covering account)	1.0% of guarantee amount p.a. (with monthly payments), min AMD 40 000
b)	Other security	as per additional agreement
	Current maintenance of guarantees Amendments to terms of guarantees (excepting increase in	
8.3.3	amount and prolongation of guarantee term)	AMD 15 000
8.3.4	Advice of guarantee or amendments thereto	AMD 15 000
8.3.5	Settlement of payment demand	0.3 % of amount due, min AMD 45 000, max AMD 100 000
8.3.6	Verification of customer's demand for payment	AMD 20 000
8.3.7	Servicing of a bank guarantee	
a)	Under primary security	AMD 0
b)	Other security	AMD 5 000
	Additional T&Cs of inetnational documentary operations	
	Commitment fees of intermediary banks and other actual costs are	ů ,
	Postal costs of "ARMBUSINESSBANK" CJSC are charged addition	· ·
	Tariff rates for international bank guarantees are applicable also for	or Reserve (Stanby L/C) letter of credit
	Bank guarantees within Armenia	One time to
9.1	Provision (issue) of a bank guarantee	One-time fe
9.1.1	Any type of a bank guarantee under primary security	Freezing of funds available on the bank account – 0.5%, min. AMD 10 000, max. AMD 50 000
7.1.1	in the ora came gamentee and primary security	Freezing of funds available on the deposit account - 1%,
9.1.2	Bank guarantee for bid security (participation in a tender)	min. AMD 10 000, max. AMD 150 000 1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000
9.1.3	Performance, Advance Payment bank guarantee	Illax Alvid 130 000
	366 days and less	1-5% of the guarantee amount, min AMD 10 000
	• 366 to 548 days	1.5-5,5 % of the guarantee amount, min AMD 10 000
	548 days and above	2-6% of the guarantee amount, min AMD 10 000
9.1.4	Performance quality (post-completion) and other bank guarantees	2.5-6.5% of the guarantee amount, min AMD 15 000
9.2		AMD 22 000
9.3		1.0-5.0% of guarantee amount, min AMD 15 000
9.3.1	·	Freezing of funds available on the bank account – 0.5%, min. AMD 10 000, max. AMD 50 000
		Freezing of funds available on the deposit account - 1%, min. AMD 10,000, max. AMD 150,000
9.4	Payments against guarantees issued or confirmed by the Bank	0.2% of guarantee amount, min AMD 45 000
9.5	Commitment fee for servicing bank guarantees	, , , , , , , , , , , , , , , , , , , ,
9.5.1	Under primary security	AMD 0
9.5.2	Other security	AMD 5 000
10.	Cash operations	
10.1		
	Armenian drams	AMD 0
	US dollars	AMD 0
	Other freely convertible foreign currency 9	Bank's daily tariff rate
10.2	Provision of cash from customer's account	
	Armenian drams	0,3%
	US dollars	0,5%
	Other freely convertible foreign currency	Bank's daily tariff rate
10.2.1	Provision of cash (AMD) from social account	AMD 0
10.2.2	Provision of cash (AMD) from state support account /where	AMD 0
1000	prescribed/ - Armenian drams	1.000
10.2.3	Provision of cash from dealing accounts of individuals	AMD 0

10.2.4	Provision of cash (AMD) from banking accounts for the	
	maintenance of lump-sum payments (allowances and sums	AMD 0
1005	provided under other programs of social security)	LL CD O
10.2.5	Provision of cash (AMD) from bank account(s) opened within the	AMD 0
1006	framework of inclusive education	AMDO
10.2.6	Provision of cash (AMD) from bank accounts of beneficiaries	AMD 0
	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"	
10.2.7	Provision of cash (AMD) from asylum seekers' service account	AMD 0
10.3	Provision of cash from previously credited cash funds ¹⁰	AMD 0
10.4	Authentication of banknotes (VAT included)	
	Armenian drams	AMD 0
	Other freely convertible foreign currency	0.1%, min AMD 200
	Exchange of old, torn, illustrated banknotes	VII /V) IIII I III 200
10.5	· ·	
10.5	Armenian drams	AMD 0
	Other freely convertible foreign currency	3%
10.6	8/1 8	1%, min AMD 200
10.7	7 8 7	As per agreement
10.8		1%
	ARMBUSINESSBANK with plastic cards of other banks ¹⁹	1 //
11. "Inte	rnet-Banking", "Mobile Banking"	
11.1	One-time fee for system connection /with the option to view and	make transactions ¹¹
11.1.1		AMD 0
	password generating device - in case of receiving the password	
	through SMS or software supported by OAUTH 2.0 protocol/	
11.1.2		AMD 7000
	generating device/	
11.2		
		13/17/0 / 12
	Resident individual customers	AMD 0 /per annum ¹²
	Nonresident individual customers	AMD 5000 /per annum/
11.3	1 0 0	AMD 7000
	Provision of a password generating device in case of its loss or	AMD 7 000
11.4	damage	AMD 7 000
12. Loan	damage operations	
	damage	One-time fee chargeable subject to the tariffs defined under the T&Cs of given
12. Loan 12.1	damage operations Fee for loan bids review	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product
12. Loan	damage operations	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the
12.1 12.1 12.2	damage operations Fee for loan bids review Fee for loan maintenance	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product
12. Loan 12.1	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the
12. Loan 12.1 12.2 12.3	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0
12.1 12.1 12.2	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product
12.1 12.2 12.3 12.4	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included)	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0
12. Loan 12.1 12.2 12.3	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000
12.1 12.2 12.3 12.4	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0
12.1 12.2 12.3 12.4 12.5	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included)	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000
12.1 12.2 12.3 12.4	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included):	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000
12.1 12.2 12.3 12.4 12.5	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included): • lease of the subject of pledge	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0
12.1 12.2 12.3 12.4 12.5	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included): • lease of the subject of pledge • change of the owner of the subject of pledge	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000
12.1 12.2 12.3 12.4 12.5	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0
12.1 12.2 12.3 12.4 12.5	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000
12.1 12.2 12.3 12.4 12.5	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000
12.1 12.2 12.3 12.4 12.5 12.6	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000
12.1 12.2 12.3 12.4 12.5	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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 Giving consent to (VAT included):	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000
12.1 12.2 12.3 12.4 12.5 12.6	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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 Giving consent to (VAT included): • Change of state number of the collateral	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000
12.1 12.2 12.3 12.4 12.5 12.6	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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 Giving consent to (VAT included):	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000
12.1 12.2 12.3 12.4 12.5 12.6	damage operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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 Giving consent to (VAT included): • Change of state number of the collateral • Departure of the subject of pledge (vehicle) out of Armenia and Artsakh	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000
12.1 12.2 12.3 12.4 12.5 12.6	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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 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	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000
12.1 12.2 12.3 12.4 12.5 12.6	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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 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 Replacement of the collateral upon approval of the Bank (VAT	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000
12. Loan 12.1 12.2 12.3 12.4 12.5 12.6	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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 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 Replacement of the collateral upon approval of the Bank (VAT included)	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000
12. Loan 12.1 12.2 12.3 12.4 12.5 12.6	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included): • lease of the subject of pledge • change of address 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 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 Replacement of the collateral upon approval of the Bank (VAT included) - In case of replacement of the pledge with a primary pledge	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000
12. Loan 12.1 12.2 12.3 12.4 12.5 12.6	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included): • lease of the subject of pledge • change of address 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 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 Replacement of the collateral upon approval of the Bank (VAT included) - In case of replacement of the pledge with a primary pledge Provision of a copy of document on the release of property	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000
12. Loan 12.1 12.2 12.3 12.4 12.5 12.6 12.6	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included): • lease of the subject of pledge • change of address 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 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 Replacement of the collateral upon approval of the Bank (VAT included) - In case of replacement of the pledge with a primary pledge	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000 AMD 5000
12. Loan 12.1 12.2 12.3 12.4 12.5 12.6 12.6	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included): • lease of the subject of pledge • change of address 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 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 Replacement of the collateral upon approval of the Bank (VAT included) - In case of replacement of the pledge with a primary pledge Provision of a copy of document on the release of property	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000 AMD 5000
12. Loan 12.1 12.2 12.3 12.4 12.5 12.6 12.6	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included): • lease of the subject of pledge • change of address 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 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 Replacement of the collateral upon approval of the Bank (VAT included) - In case of replacement of the pledge with a primary pledge Provision of a copy of document on the release of property acting as collateral or consents for the property acting as collateral	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000 AMD 5000
12. Loan 12.1 12.2 12.3 12.4 12.5 12.6 12.6	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included): • lease of the subject of pledge • change of address 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 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 Replacement of the collateral upon approval of the Bank (VAT included) - In case of replacement of the pledge with a primary pledge Provision of a copy of document on the release of property acting as collateral or consents for the property acting as collateral	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000 AMD 5000 AMD 5000
12. Loan 12.1 12.2 12.3 12.4 12.5 12.6 12.6	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included): • lease of the subject of pledge • change of address 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 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 Replacement of the collateral upon approval of the Bank (VAT included) - In case of replacement of the pledge with a primary pledge Provision of a copy of document on the release of property acting as collateral Provision of a statement on repaid, archived loans, items of collateral in Armenian (VAT incl	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000 AMD 5000 AMD 5000
12. Loan 12.1 12.2 12.3 12.4 12.5 12.6 12.7 12.7 12.8 12.9	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included): • lease of the subject of pledge • change of address 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 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 Replacement of the collateral upon approval of the Bank (VAT included) - In case of replacement of the pledge with a primary pledge Provision of a copy of document on the release of property acting as collateral or consents for the property acting as collateral Provision of a statement on repaid, archived loans, items of collateral in Armenian (VAT incl	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000 AMD 5000 AMD 5000
12.1 Loan 12.1 12.2 12.3 12.4 12.5 12.6 12.7 12.7 12.8 12.9	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) Giving consent to (VAT included): • lease of the subject of pledge • change of address 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 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 Replacement of the collateral upon approval of the Bank (VAT included) - In case of replacement of the pledge with a primary pledge Provision of a copy of document on the release of property acting as collateral Provision of a statement on repaid, archived loans, items of collateral in Armenian (VAT incl Putting a member of the family on record at the address of a pledged real estate or removing a person from registration, upon	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000 AMD 5000 AMD 5000
12.1 Loan 12.1 12.2 12.3 12.4 12.5 12.6 12.7 12.7 12.8 12.9	damage Operations Fee for loan bids review Fee for loan maintenance Fee for the conclusion and renewal of the principal contract on the provision of financing instruments Provision of a statement on credit commitments in Armenian (VAT included) Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 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 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 Replacement of the collateral upon approval of the Bank (VAT included) - In case of replacement of the pledge with a primary pledge Provision of a copy of document on the release of property acting as collateral or consents for the property acting as collateral or consents for the property acting as collateral in Armenian (VAT incl) 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.)	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product AMD 0 AMD 3000 AMD 5000 AMD 5000 AMD 5000

		Within 3 business days	AMD 55 400 (lump charge)
		Within 2 business days	AMD 80 400 (lump charge)
		Within 1 business day	AMD 155 400 (lump charge)
12.12.2	State registration of right under tripartite agreements, by terms		
	of performance	Within 4 business days	AMD 75,400 (lump charge)
		Within 3 business days	AMD 125,400 (lump charge)
		Within 2 business days	AMD 175,400 (lump charge)
12.12.3	Termination of pledge right by terms of performance	Within 2 business days	AMD 2 200 (lump charge)
		Within 1 business day	AMD 10 200 (lump charge)
12.12.4	Acquisition of a unified statement on restrictions by terms of	•	
	performance	Within 3 business days	AMD 14,200 (lump charge)
		Within 2 business days	AMD 24,200 (lump charge)
		Within 1 business day	AMD 64,200 (lump charge)
12.12.5	Obtaining a pledge certificate	,	AMD 0
13. Card	operations ¹³		
13.1	, -	Social securi	ity card
		(Pension card or al	
		•	,
		Provided for the maintenance of pensions and re security pro	9 . 7
	Card currency	security pro	AMD
	Card issue		AMD 0
	Card prompt issue (within 1 banking day)		AMD 0
	Opening of a card account		AMD 0
	Opening of a card account Card account administration		AMD 0
	Annual service fee		AMD 0
	Minimum balance requirement		AMD 0
	Receiving PIN-code in a PIN envelope or through sms		AMD 0
	Card validity		5 years
	Amount of reinforcement of account minimum balance for		-
	each additional card		
	Additional card issue		Not applicable
	Annual fee for additional card maintenance		-
	Card double issue for the same validity period in the event of		AMD 500
	card damage, access to card details by third parties, theft or loss		rst case within one year free of charge,
	thereof	and for the subsequent case within one year	1 0 1
			charged)
	Subscription to SMS service (VAT included) 18		AMD 0
	Fee for each received SMS (VAT included)		AMD 0
	Replenishment of a card account (cash credit)		AMD 0
	Provision of a statement of a card account		AMD 0
	Fee for cash withdrawal at Bank ATMs and POSs		0 %
	Fee for cash withdrawal at other ArCa member banks' ATMs		0.5%
	and POSs		
	Fee for terminating and canceling an accepted transaction		0.5%
	Fee to cash out funds available on the card account without a		00/
	card	(this toriff is applicable	0% For transactions made after 02.11.2020)
	- 1 - 1	(this tariff is applicable i	
	Fee for cashless transactions at all ArCa member Banks' sales		AMD 0
	and service points (trading through POSs)		
	Annual interest rate accrued on a favorable card account		5 %
	balance		a
	Cashless transfer /conversion/ from Card account without using		0.5%
	the Card (within "ARMBUSINESSBANK" CJSC, other banks of		
	Armenia and Artsakh) at the Bank branch 14		135-0
	Cashless transfer /conversion/ from Card account to account		AMD 0
	(within "ARMBUSINESSBANK" CJSC, other banks of Armenia		
	and Artsakh) via internet/mobile banking		
	Cashless transfer /conversion/ from Card account to the Card by		1%
	card number via Internet / mobile banking (within		
	"ARMBUSINESSBANK" CJSC, other banks of Armenia and		
	Artsakh)		
	Artsakh) Card to card transfer via ATM		1%
	Artsakh) Card to card transfer via ATM Access to credit line		Non applicable
	Artsakh) Card to card transfer via ATM Access to credit line Maximum amount of daily transactions (certified online debit		
	Artsakh) Card to card transfer via ATM Access to credit line Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's		Non applicable
	Artsakh) Card to card transfer via ATM Access to credit line Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system)		Non applicable AMD 500 000 ¹⁵
	Artsakh) Card to card transfer via ATM Access to credit line Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system) Maximum amount of each cash transaction (transactions for		Non applicable
	Artsakh) Card to card transfer via ATM Access to credit line Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system) Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM)		Non applicable AMD 500 000 15 AMD 200 000
	Artsakh) Card to card transfer via ATM Access to credit line Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system) Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM) Maximum number of daily transactions		Non applicable AMD 500 000 15 AMD 200 000 1016
	Artsakh) Card to card transfer via ATM Access to credit line Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system) Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM) Maximum number of daily transactions Including maximum number of daily cash transactions		Non applicable AMD 500 000 15 AMD 200 000 1016 5
	Artsakh) Card to card transfer via ATM Access to credit line Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system) Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM) Maximum number of daily transactions		Non applicable AMD 500 000 15 AMD 200 000 10 ¹⁶

1	Card blocking						AMD 0
	Card blocking Fee for each cla	imed deal in case	of chargebacks (the fee refers				AMD 0
	to local cashless		or enargeodens (the rec refers				11112 0
	Card unblockin	g					AMD 0
	Card closing						AMD 0
nternation 13.2	al plasctic cards MasterCard, VI	SA 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 USD or EUR or RUB	AMD or USD or EUR or RUB	Драм РА	AMD or USD or EUR or RUB	AMD or USD or EUR or RUB
-	Card prompt iss (within 1 banki		AMD 2000	AMD 5000	AMD 5000	AMD 10 000	AMD 0
	Card account op administration		AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	Annual servi	ce fee	AMD 5 000 11	AMD 15 000	AMD 3 000	AMD 30 000	AMD 100 00
	Receipt of PIN code /one-time fee charged upon	In case of receiving the PIN code via sms	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	card issuance/	In case of receiving the PIN code in a PIN envelope	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
13.2.1	Card validity	:	5 years uirement in the main currency o	5 years	5 years	5 years	5 years
13.2.1	AMD card		AMD 5 000 11	AMD 5 000 11	AMD 500	AMD 5 000	AMD 0
-	USD card a		USD 10	USD 10	-	USD 10	AMD 0
	EUR card a		EUR 10	EUR 10	=	EUR 10	EUR 0
	 RUB card a 	account	RUB 700	RUB 700	-	RUB 700	RUB 0
13.2.2	Credit cards						
	Credit card minimum balance requirement		AMD 0 or foreign currency equivalent	AMD 0 or foreign currency equivalent	AMD 0 or foreign currency equivalent	AMD 0 or foreign currency equivalent	AMD 0 or foreign currency equivalent
	Access to credit line Maximum credit line limit (In case of "ABB-Primary" loan the credit line can be opened on the card issued under the deposit regardless of the limit) Annual nominal percentage rate charged on credit line		Accessible	Accessible	Accessible subject the T&cs of "ABB- Golden Youth" loan product	Accessible	Accessible
			max. AMD 3mln or equivalent in foreign currency	max. AMD 20mln or equivalent in foreign currency	max. AMD 70.000	max. AMD 50 mln or equivalent in foreign currency	No limitation
			8% - 19% <mark>16</mark>	8% - 19% ¹⁶	16%	8% - 19% <mark>16</mark>	8% - 19% <mark>16</mark>
	Grace period for charging interests		As per loan contract	As per loan contract		As per loan contract	As per loan contract
	Access to credit currency and up balance of depo such is available	to 90% of the sit 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 add	litional 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	fee for					<u> </u>

	D C 11: 1 1	A 11	A '11		A 11	۸ 11
	Provision of additional card Mastercard Kids card ¹⁷	Accessible	Accessible	-	Accessible	Accessible
	Replenishment amount for	AMD 5 000	AMD = 000			
	account minimum balance for	AMD 5 000	AMD 5 000	-	-	-
	each additional card					
13.2.4	Annual rate of interest accrued or	n a favorable balance of the card	account			
	• 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	AMD 2 000	AMD 2000	AMD 2000	AMD 5 000	AMD 10 000
	validity period in the event of					
	card damage, access to card					
	details by third parties, theft or					
	loss thereof Activation of SMS service	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
13.2.5	(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	- AMD 0	- AMD 0	- AMD 0	- AMD	- AMD
	Artsakh <mark>11</mark>					
	- For subscribers of mobile	- AMD 100	- AMD 100	- AMD 100	- AMD 100	- AMD 100
	operators of other countries		- AIVID 100		- AMD 100	- AMD 100
13.2.6	Replenishment of a card	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	account (cash credit) 23					
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	AMD 500	AMD 0	AMD 500	AMD 0	AMD 0
	statement of a card account					
	(VAT included)					
13.2.8	Fee for provision of cash at Bank	ATMs				
	For debit cards issued before	0,3%11	0,5%	0%	1%	1%
	25.03.2018	0,570	0,5 70	070	170	170
	For debit cards issued after	201		201	201	221
	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					
	_	1%	1%	-	1%	1%
	beriod					
	period For cards with credit lines					
	For cards with credit lines	90/	20/		-	-
		3%	3%	-	-	-
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My	3%	3%	-	-	-
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/		3%	-	-	-
13.2.9	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My		3%	-	-	-
13.2.9	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards	at Bank POS terminals			-	-
13.2.9	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards	at Bank POS terminals	0,5%	0,3%	1 %	1 %
13.2.9	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards	at Bank POS terminals	0,5% 0,5%	0,3% 0,3%	1 %	1 %
13.2.9	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards For credit cards with grace	at Bank POS terminals	0,5%			
13.2.9	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards	at Bank POS terminals 0,3% 0,3% 1%	0,5% 0,5% 1%		1 %	1 %
13.2.9	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards For credit cards with grace period	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card	0,5% 0,5% 1%	0,3%	1 % 1 %	1 %
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the for	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card are time from card accounts are of	0,5% 0,5% 1%	0,3%	1 % 1 %	1 %
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards For credit cards with grace period Fee to cash out funds available on	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card accounts are of the	0,5% 0,5% 1% carried out exclusive	0,3% - ly with plastic card	1 % 1 % //s)	1 %
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card are time from card accounts are of	0,5% 0,5% 1% carried out exclusive 1% min. AMD 1000	0,3% - ly with plastic card 0.5 %	1 % 1 % 1 % Is) 1 % min. AMD 1000	1 % 1 % 1 % min. AMD 1000
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the for	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card accounts are of the	0,5% 0,5% 1% carried out exclusive min. AMD 1000 1%	0,3% - ly with plastic card 0.5 % 1%	1 % 1 % 1 % Is) 1 % min. AMD 1000 1 %	1 % 1 % 1 % min. AMD 1000 1%
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card accounts are of the from card accounts are of the first time from card accounts.	0,5% 0,5% 1% carried out exclusive 1% min. AMD 1000	0,3% ly with plastic card 0.5 % 1% min. AMD	1 % 1 % 1 % Is) 1 % min. AMD 1000	1 % 1 % 1 % min. AMD 1000
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file For credit cards For credit cards	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% 1 the card account without a card first time from card accounts are card ac	0,5% 0,5% 1% carried out exclusive min. AMD 1000 1% min. AMD 1000	0,3% - ly with plastic card 0.5 % 1%	1 % 1 % 1 % //s) // min. AMD 1000 1 % min. AMD 1000	1 % 1 % 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/ Fee for provision of cash by cards For debit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file For credit cards For credit cards For credit cards For credit cards	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card first time from card accounts are of the car	0,5% 0,5% 1% 2arried out exclusive min. AMD 1000 1% min. AMD 1000	0,3% ly with plastic card 0.5 % 1% min. AMD	1 % 1 % 1 % Is) 1 % min. AMD 1000 1 % min. AMD 1000 1 1%	1 % 1 % 1 % min. AMD 1000 1% min. AMD 1000 1%
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file For credit cards For credit cards For credit cards	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% 1 the card account without a card first time from card accounts are card ac	0,5% 0,5% 1% carried out exclusive min. AMD 1000 1% min. AMD 1000	0,3% ly with plastic card 0.5 % 1% min. AMD	1 % 1 % 1 % //s) // min. AMD 1000 1 % min. AMD 1000	1 % 1 % 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/ Fee for provision of cash by cards For debit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file For credit cards	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card accounts are of the	0,5% 0,5% 1% 2arried out exclusive 1% min. AMD 1000 1% min. AMD 1000 1% min. AMD 1000	0,3% ly with plastic card 0.5 % 1% min. AMD	1 % 1 % 1 % Is) 1 % min. AMD 1000 1 % min. AMD 1000 1 1%	1 % 1 % 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/ Fee for provision of cash by cards For debit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file For credit cards For debit cards	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card first time from card accounts are of the car	0,5% 0,5% 1% 2arried out exclusive min. AMD 1000 1% min. AMD 1000	0,3% ly with plastic card 0.5 % 1% min. AMD	1 % 1 % 1 % Is) 1 % min. AMD 1000 1 % min. AMD 1000 1 1%	1 % 1 % 1 % min. AMD 1000 1% min. AMD 1000 1%
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file For credit cards	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card accounts are of the	0,5% 0,5% 1% 2arried out exclusive 1% min. AMD 1000 1% min. AMD 1000 1% min. AMD 1000	0,3% ly with plastic card 0.5 % 1% min. AMD	1 % 1 % 1 % Is) 1 % min. AMD 1000 1 % min. AMD 1000 1 1%	1 % 1 % 1 % min. AMD 1000 1% min. AMD 1000 1%
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file For credit cards For credit cards For credit cards For credit cards For cards with grace period For cards with grace period For credit cards with grace period	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card accounts are of the	0,5% 0,5% 1% 2arried out exclusive 1% min. AMD 1000 1% min. AMD 1000 1% min. AMD 1000	0,3% ly with plastic card 0.5 % 1% min. AMD	1 % 1 % 1 % Is) 1 % min. AMD 1000 1 % min. AMD 1000 1 1%	1 % 1 % 1 % min. AMD 1000 1% min. AMD 1000 1%
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file For credit cards For credit cards For credit cards For cards For cards with grace period For credit cards For credit cards For credit cards ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card are time from card accounts are of min. AMD 1000 1% ¹¹ min. AMD 1000 1% min. AMD 1000 3%	0,5% 0,5% 1% 1% min. AMD 1000 1% min. AMD 1000 3%	0,3% ly with plastic card 0.5 % 1% min. AMD	1 % 1 % 1 % Is) 1 % min. AMD 1000 1 % min. AMD 1000 1 1%	1 % 1 % 1 % min. AMD 1000 1% min. AMD 1000 1%
13.2.10	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file For credit cards For credit cards For credit cards For debit cards For debit cards For debit cards For credit cards For credit cards For credit cards For credit cards with grace period For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for cash withdrawal at other ABB- For cards withdrawal at other ABB- For cash w	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card arst time from card accounts are of min. AMD 1000 1% ¹¹ min. AMD 1000 1% min. AMD 1000 3% ArCa member bank ATMs and P	0,5% 0,5% 1% 1% carried out exclusive min. AMD 1000 1% min. AMD 1000 3% OS terminals	0,3% ly with plastic card 0.5 % 1% min. AMD 1000	1 % 1 % 1 % 1 % Is) 1 % min. AMD 1000 1 1% min. AMD 1000 1 1% min. AMD 1000	1 % 1 % 1 % min. AMD 1000 1 % min. AMD 1000 1 1% min. AMD 1000
13.2.10	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/ Fee for provision of cash by cards For debit cards For credit cards with grace period Fee to cash out funds available on (cash withdrawals made for the file For credit cards For credit cards For credit cards ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/	at Bank POS terminals 0,3% ¹¹ 0,3% ¹¹ 1% the card account without a card are time from card accounts are of min. AMD 1000 1% ¹¹ min. AMD 1000 1% min. AMD 1000 3%	0,5% 0,5% 1% 1% min. AMD 1000 1% min. AMD 1000 3%	0,3% ly with plastic card 0.5 % 1% min. AMD	1 % 1 % 1 % Is) 1 % min. AMD 1000 1 % min. AMD 1000 1 1%	1 % 1 % 1 % min. AMD 1000 1% min. AMD 1000 1%

	For credit cards with grace period	2%	2%	-	2%	2%
	For cards with credit lines "ABB Expresso" and "ABB-					
	AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/	3%	3%	-	-	-
10 0 10	Fee for cash withdrawal at ATMs	and DOSs of other hanks 18				
13.2.12	For debit cards	1%, min.	1%, min.	1%, min.	2%, min.	2%, min.
	Tor debre cards	AMD 2 000 ¹¹	AMD 2 000	AMD 2 000	AMD 2 500	AMD 2 500
	For credit cards	1%, min. AMD 2 000 <mark>11</mark>	1%, min. AMD 2 000	1%, min. AMD 2 000	2%, min. AMD 2 500	2%, min. AMD 2 500
	For credit cards with grace period	3%, min. AMD 2 000	3%, min. AMD 2 000	-	3%, min. AMD 2 000	3%, min. AMD 2 000
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/	3%, min. AMD 2 000	3%, min. AMD 2 000	-	-	-
13.2.13						
	For debit cards	1 % ¹¹	1 %	1 %	1 %	1 %
	For credit cards	1 % ¹¹	1 %	1 %	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/	Not permitted	Not permitted	-	-	-
13.2.14	Cashless transfer /conversion/ fro		e Card at the Bank ((within the system	of "ARMBUSINESSBAN	K" CJSC, other
	banks of Armenia and Artsakh) at For debit cards	t the Bank branch 1 % 11	1 %	1 %	1 %	1%
	For credit cards	1 % 11	1 %	1 %	1 %	1%
	For credit cards with grace			1 70	1 %	1%
	period For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/	3 %	3 %	-	-	
	Transfer /conversion/ from Card a	account to account via Internet/n	nobile banking (with	nin "ARMBUSINES	SBANK" CJSC, other ba	nks of Armenia and
	Artsakh)		3 (, ,	
	For debit cards	0 %	0 %	0 %	0 %	0%
	For credit cards	0 %	0 %	0 %	0 %	0%
13.2.15	period	1 %	1 %	=	1 %	1 %
	For cards with credit lines "ABB Expresso" and "ABB- AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/	1 %	1 %	-	-	-
13.2.15.1	Transfer /conversion/ from Card account to the Card by card number via Internet/mobile banking (within	1 %	1 %	1 %	1 %	1 %
	"ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)					
13.2.16	Fee for conducting cashless	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
13.2.17	Cashless transfer in foreign	As per cl. 4.2.4.1, 4.2.4.2 of these tariffs	As per cl. 4.2.4.1, 4.2.4.2 of these tariffs	As per cl. 4.2.4.1, 4.2.4.2 of these tariffs	As per cl. 4.2.4.1, 4.2.4.2 of these tariffs	As per cl. 4.2.4.1, 4.2.4.2 of these tariffs
	including via Internet/mobile banking					
13.2.18	including via Internet/mobile banking	ctions (certified online debit tran	nsactions, except tran	nsactions conducted	d in the Bank's operating	system)

	USD card account	USD 2 500	USD 9 000	-	USD 20 000 USD	USD 30 000
	EUR card account	EUR 2 000	EUR 8 000	-	EUR 20 000	EUR 30 000
	RUB card account	RUB 140 000	RUB 560 000	-	RUB 840 000	RUB 1 400 000
	Maximum amount of each cash to	rangaction (transactions for each a	withdrawal by card	or ATM()		
					13.5D 500 000	13 FD 500 000
	AMD card account	AMD 400 000	AMD 500 000	AMD 200 000	AMD 500 000	AMD 500 000
	USD card account	USD 800 equivalent	USD 1000	_	USD 1000	USD 1000
		obb ood equivalent	equivalent		equivalent	equivalent
	EUR card account	EUR 700	EUR 900	-	900 EUR	900 EUR
		equivalent	equivalent		equivalent	equivalent
	RUB card account	RUB 55 000	RUB 70 000	-	RUB 70 000	RUB 70 000
		equivalent	equivalent		equivalent	equivalent
		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	AMD 1 000	AMD 1 000	AMD 1 000	AMD 0	AMD 0
	limit up to the fivefold)					
	Inclusion of card into	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000
	international STOP-list (for 14	AMD 20 000	2 MAID 20 000	1 21 VII 20 000	AMID 20 000	11111D 20 000
	`					
	days in one region)					
	Withdrawing a card from	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	international STOP-list					
	Card blocking	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	Card unblocking (in case					
	wrong PIN entered three	AMD 1 000	AMD 1 000	AMD 1 000	AMD 0	AMD 0
	times)					
	Card unblocking	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	Fee for each unreasonably	711110	111111111111111111111111111111111111111	2111110	711111111111111111111111111111111111111	111111111111111111111111111111111111111
	claimed deal:					
						AMD 1 000
	- In case of transactions made	- AMD 1 000	- AMD 1 000	- AMD 1 000	- AMD 1 000	- AMD 1 000
	through ArCa ATMs and	AMB 1 1		- AND 1 000		- AMD
	POSs	- AMD equivalent	- AMD	- AMD	 AMD equivalent 	
	- In case of transactions made	of USD 25	equivalent	equivalent	of USD 25	equivalent
	through other banks' ATMs		of USD 25	of USD 25		of USD 25
	and POSs			01 03D 23		
	Imaging cardholder photo on	AMD 2 000	AMD 2 000	AMD 0	AMD 0	AMD 0
	the reverse side (VAT incl.)					
	Card closure	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	Temporary urgent issue of card	-	-	-	AMD 80 000	AMD 80 000
		-	_	_	AMD 60 000	AMD 60 000
	abroad /within 24 hours for 30					
	days' period/				F0/ 0	F0/ 0
	Provision of cash abroad	-	-	-	5% of provided	5% of provided
	/within 24 hours/ in case of				amount, min	amount, min
	card loss				AMD 20 000	AMD 20 000
13.2.19	Access to VIP lounges in airports					
	Access to lounges for	-	-	-	AMD 12 000	A NATO 12 000
	cardholders who have a valid				AMD 13 000	AMD 13 000
	Priority Pass service card				per visit	per visit ¹⁹
	Access to lounges for the	_	_	_	AMD 15 000	AMD 15 000
	guests of	_	-		per visit For Visa Platinum	per visit For cardholders of
	Access to Lounge Key	-	-	-		
					cardholders – 2	Visa Infinite cards
					visits in a year free	– 6 visits in a year
					of charge	free of charge
					For more visits and	For more visits and
					each visit of guests	for each visit of
1					Lounge Key fee is	guests Lounge Key
					0,	
					applied	fee is applied
						fee is applied
					applied	
					applied For MC Platinum	For MC World Elite
					applied For MC Platinum cardholders and each	For MC World Elite cardholders and
					applied For MC Platinum cardholders and each visit of their guests	For MC World Elite cardholders and each visit of their
					applied For MC Platinum cardholders and each visit of their guests Lounge Key fee is	For MC World Elite cardholders and each visit of their guests Lounge Key
122. 14	stercard Kids card				applied For MC Platinum cardholders and each visit of their guests	For MC World Elite cardholders and each visit of their

Annual service fee for earl servicing Card currency Card currency Card currency Card currency Card currency Card currency Card during a common manual for account minimum balance for each additional cord Card during cord and account on minimum balance for each additional cord Card during cord and account on details by fund parties Warman amount of during transactions (the first is not subject to review) For early and account on a cord of card by fund parties Maximum amount of such cash transaction (the limit is not subject to review) Maximum amount of such cash transaction (the limit is not subject to review) Maximum amount of such cash transaction (the limit is not subject to review) Maximum amount of such cash transaction (the limit is not subject to review) Accoss to card fine to control of the limit is not subject to review) Accoss to card fine to control of the limit is not subject to review and the limit is not subject			
Additional content Additional Addition		Annual service fee for card servicing	AMD 1000
Card currency Amount of account minimum balance for each additional card AMD 1000			
Replenshment amount for account minimum balance for each additional card cand desirable principal cand be seen to each additional card cand desirable principal candidate principal candid		0.1	
Additional card Card designed from access to eard details by third parties AMD 1000 Card disrange or loss, access to eard details by third parties Por cards in CSD - CSD 25			
Card double tous for the sums validity period in the event of card double tous for the sums validity period in the event of card sums amount of daily transactions (the limit is not subject to review) Per cards in FUR - FUR 20		-	AMD 0
Maximum amount of daily transactions (the limit is not subject to review) For cards in EAD — ADD 1000		Card double issue for the same validity period in the event of	AMD 1000
Terminor type Process of and type Process of the RUB AND 1900 Process of the RUB AND 190			
Page		Maximum amount of daily transactions (the limit is not subject	For cards in AMD – AMD 10 000
Maximum amount of each cash transaction (the limit is not subject to review)		to review)	For cards in USD – USD 25
Maximum amount of each cash transaction (the limit is not subject to review) Por cards in RIM - RIM 2000 Por card unifor the card 2000 Por car			
Subject to review) For cards in USD - USD 25 For cards in USD 25 For card in USD 25			
Proceedings Proceded Proced		•	
Maximum number of daily transactions (the limit is not subject to review)		subject to review)	
Maximum number of daily transactions (the limit is not subject to review)			
Terminant Term			
Imit is not subject to review Inaccessible Cardholder's age 6.1 kg Agent Cardholder's age 6.1 kg Agent Card validity 6.1 kg Agent Card validity 7.5 kg Agent Card valid		· · · · · · · · · · · · · · · · · · ·	10
Access to credit line			5
Cardholder's age		,	Inaccesible
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13.42 Credit cards Credit cards Credit cards minimum balance AMD 0			USD 5
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For credit cards 0.15 %			0.15 %
		For debit cards issued after 26.03.2018	0 %
For credit cards with grace period 1%		For credit cards	0.15 %
		For credit cards with grace period	1%

	T 1 '.1 "ADD ATTA " "M ADD" 1 "M ADD " 1'.					
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit lines /suspended loan types/	3%				
13.4.9	1 71	0.15 %				
13.4.10	·					
. ,-3	(cash withdrawals made for the first time from card accounts are carried out exclusively with plastic cards)					
	For debit cards	1%, min. AMD 1000				
	For credit cards	1%, min. AMD 1000				
	For credit cards with grace period	1%, min. AMD 1000				
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit lines /suspended loan types/	3%, min. AMD 1000				
13.4.11	Fee for cash withdrawal at other ArCa member bank POSs					
	For debit cards	1 %				
	For credit cards	1 %				
	For credit cards with grace period For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	3 %				
	lines /suspended loan types/	5 70				
13.4.12						
	For debit cards	1%, min. AMD 2 000				
	For credit cards	1%, min. AMD 2 000				
ļ	For credit cards with grace period	3%, min. AMD 2 000				
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit lines /suspended loan types/	3%, min. AMD 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 lines /suspended loan types/	1%				
14.4.13						
	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					
	lines /suspended loan types/	3 %				
14.4.14	Fee for conducting cashless transactions (trade through POSs)	AMD 0				
14.4.15	Cashless transfer from Card account to foreign countries or RA	A 4 2 4 1 4 2 4 2 - fal + - iff				
	banks in foreign currency without using the Card	As per clause 4.2.4.1, 4.2.4.2 of these tariffs				
14.4.16	Maximum amount of daily transactions (certified online debit trans	nsactions, except transactions conducted in the Bank's operating system)				
	AMD card account	AMD 400 000				
	USD card account	USD 1000				
	EUR card account EUR 800					
	Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM)					
	AMD card account	AMD 400 000				
	USD card account	AMD equivalent of USD 800				
	EUR card account	AMD equivalent of EUR 700				
	Maximum number of daily transactions	10				
	Including maximum number of daily cash transactions	5				
14.4.17	·	13 ED 1 000				
	for one time/daily transactions up to the fivefold)	AMD 1 000				
	Inclusion of card into international STOP-list (for 14 days in	AMD 20 000				
	one region)	MWD 20 000				
	Withdrawing a card from international STOP-list	AMD 0				
	Card blocking	AMD 0				
	Card unblocking (in case wrong PIN entered three times)	AMD 1 000				
	Card unblocking	AMD 0				
	Fee for each claimed deal in case of chargebacks					
	- In case of local cashless transactions	- AMD 1 000				
	- In case of international cashless transactions	- AMD equivalent of USD 25				
	Imaging cardholder photo on the reverse side (VAT incl.) Card closure	AMD 2 000				
15.	Other services	AMD 0				
15. 15.1		AMD 0				
15.1		AMD 0 AMD 3 000				
		As per agreement				
15.2	בייות בטווסעונוווצ סבו זיוכיל	As per agreement				
15.3 15.4	·	As nor agreement				
15.4	Conveyance (collection) of funds (valuables)	As per agreement				
	Conveyance (collection) of funds (valuables) Currency conversion	·				
15.4	Conveyance (collection) of funds (valuables)	As per agreement Bank's daily exchange rate 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.

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

- ⁹ 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 "OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer and beneficiary"
- ⁷ "G-OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer"
- 8 No tariff fee is charged for amounts entered as a deposit
- ⁹No tariff fee is charged for amounts entered on card accounts in EUR
- 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 terms of up to 30 days and demanded back early are provided as per clause 10.2
- ¹¹ 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:
 - ✓ 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" 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.
- Is In 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/
- While exchanging currencies in case of a transaction to withdraw funds on the card of Visa payment and settlement system, 2% commission of the Bank shall apply, and for credit transactions 2%. The exception is for transactions in US dollars and Euros.
- ²⁸ 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 shall be converted into the currency of the card at the exchange rate effective on the day of offset.