## FEE SCHEDULE

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

	Banking facility	Fees
1.	Account opening and maintenance	
1.1	Account opening and servicing <sup>1</sup>	
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)
1.1.3	Opening and servicing a bank account for sums payable to	AMD 0
1.1.5	beneficiary within the framework of inclusive education	TIND 0
1.2	Minimum balance on customers account	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	Maintenance and servicing of account which has been dormant for 1 year <sup>2</sup>	In the amount equal to the balance on account, maximum AMD 1.500
1.5	Closing of account	AMD 0
1.6	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
1.7.2	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
1.7.9	Provision of a statement	As per clause 2.1 of this Fee schedule
1.8	Opening and servicing of escrow accounts	
1.8.1	Deals in immovable property	0,1% of sums credited on account, minimum AMD 20.000, maximum AMD 100.000
1.8.2	Deals in movable property	0,3% of sums credited on account, minimum AMD 15.000, maximum AMD 50.000
1.9	Unallocated metal accounts	
1.9.1	Currency of account	999.9 purity gold
1.9.2	Account opening and maintenance	AMD 1,500
1.9.3	Closing of account	AMD 0
1.9.4	Account minimum balance requirement	0 gr
1.9.5		
1.9.6	Cash credit and debit of gold	N/A
1.9.7	Non-cash gold purchase/sale from the Bank	Exchange rate of the Bank fixed for the day
1.9.8	Transfers from account	,
	- intra-bank	- AMD 0
	- other banks of RA and abroad	- 0,1%, minimum AMD 9 000, maximum AMD 50 000
1.9.9	Cashless credit on account	AMD 0
1.9.10	Interest rate accrued on account by the Bank	0%
1.9.11	Provision of statements and references	As per clause 2.1 of this Fee schedule
1.10	State support account /family capital maintenance/	
1.10.1	Currency of account	AMD
1.10.2	Account opening and servicing	AMD 0
1.10.3	Closing of account	AMD 0
1.10.4	Minimum account balance requirement	AMD 0
1.10.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.10.6	Annual interest rate applicable to the balance of state support account	9 %

1.10.8 1.11.1 C 1.11.2 A	1 year Provision of a reference of account in Armenian (VAT incl.) Provision of statements	AMD 0
1.10.9 F 1.11 1.11.1 C 1.11.2 A	Provision of statements	
1.11 1.11.1 ( 1.11.2 A		As man alausa 2.1 of this Ess sahadula
1.11.1 C		As per clause 2.1 of this Fee schedule
1.11.2 A		ces and sums provided under other socaial security programs)
	Currency of account Account opening and servicing	AMD 0
1.11.0	Closing of account	AMD 0
1.11.4 N	Minimum account balance	AMD 0
	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.11.6 A	Annual interest rate applicable to the balance of account	0.01%
1.11.7 N	Maintenance and servicing of account which has been dormant for	AMD 0
1	1 year	
1.11.8 I	Provision of a reference of account in Armenian (VAT included)	AMD 0
	Provision of statements	As per clause 2.1 of this Fee schedule
	Bank accounts of beneficiaries stipulated by RA Law "On Compens Defence of the Republic of Armenia"	ation of Damages Caused to the Life or Health of Military Personnel During the
	Currency of account	AMD
	Account opening and servicing	AMD 0
	Closing of account	AMD 0
	Minimum account balance	AMD 0
1.12.5 F	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.12.6 N	Maintenance and servicing of account which has been dormant for	AMD 0
	1 year	
	Provision of a reference of account in Armenian (VAT incl.)	AMD 0
	Provision of statements	AMD 0
	Beneficiaries are provided with Visa Classic or MC Standard cards	As per clause 13.2 7.25%
1	Annual interest rate applicable to the balance of bank account and card account	• Effective of 04.04.22 - 8%
	Social accounts (Banking account for the maintenance of pensions and	
	Currency of account	AMD
	Account opening and servicing	AMD 0
1.13.3	Closing of account	AMD 0
	Minimum account balance	AMD 0
	Remittances from the account /intra-bank, other banks of RA/	AMD 0
	Maintenance and servicing of account which has been dormant for 1 year	AMD 0
1.13.7 I	Provision of a reference of account in Armenian (VAT incl.)	AMD 0
	Provision of statements	AMD 0
	Beneficiaries are provided with ARCA card for social security	As per para. 13.1
I I	Annual interest rate applicable to the balance of bank account and card account	5%
2.	Provision of statements, references and other documents of account	
2.1	Provision of statements	
	For statements provided mandatorily after each transaction or each month	AMD 0
	For each statement provided with other periodicity (VAT incl.):	
	At the premises of the Bank, by e-mail, via internet/mobile	
	banking	AMD 500
	By post	AMD 500 + fee for postal service
	Provision of a reference	•
t	At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or	
V	without account (VAT incl.)	13 50 1 000
-	In Armenian     In Presion or English	AMD 2 500
2.2.2	In Russian or English  Provision of statement/information by mail on the account,	AMD 2 500 Fee under clause 2.2.1 + fee for mail service
	transactions made through or without account (VAT incl.)	ree unuer clause 2.2.1 + lee lot illalii service
2.2.3	Provision of a reference of account in Armenian to be submitted to the Ministry of Labor and Social Issues (VAT incl.)	AMD 0
2.2.4	Provision of a bank account reference and copy of SWIFT message	AMD 1 000
2.2.5	(VAT incl.) Preparing and providing replies (references) to audit inquiry (VAT	AMD 10 000
	incl.) 1  Provision of "Income toy refund" reference on the interest raid by	In hand in hard conice at the Pault area and AMD Offer and and
	Provision of "Income tax refund" reference on the interest paid by borrowers (co-borrowers) for a mortgage loan (incl. VAT)	<ul> <li>In hand in hard copies at the Bank premises - AMD 0 (by one reference per quarter)</li> <li>By email - AMD 0</li> </ul>

2.3	17.	
2.3.1	through/without account (VAT incl.):  At the premises of the Bank, by e-mail, via internet/mobile banking	
2.5.1	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	By post	Fee under clause 2.3.1 + fee for postal service
2.4	Dispatch of documents by DHL on transactions made at the Bank (up to 150g) (VAT incl.)	AMD 40 000
3.	Mediation of services provided to participants of funded pension syste	n
3.1		AMD 0
3.2	Making amendments to personal details of the participants	AMD 0
3.3	Accepting documents on the selection and (or) change of the	AMD 0
	fund by the participant, exchange of pension fund shares and	
	other documents or information, and transfer thereof to the	
3.4	registrar of participants  Receiving information on pension account from the registrar	AMD 0
5.1	of participants and transfer thereof to the participant	THID
4. N	Money transfers	
4.1	Transfers within the system of "ARMBUSINESSBANK" CJSC	AMD 0
	(inter-branch remittances) in local and foreign currency	
4.2		
4.2.1	In local currency (within Armenia)	AMD
а) б)	Through bank accounts  Without opening a bank account	AMD 0
0)	AMD 25 000 and less	AMD 100
	• AMD 25 000 and icss	AMD 200
	• AMD 100 001 - 500 000	AMD 300
	• AMD 500 001 -1 000 000	AMD 500
	• AMD 1 000 001 and above	AMD 1 000
4.2.2	1 ,	0.1%, min AMD 500,
4.0.0	within Armenia	max AMD 5 000
4.2.3	Amendments to, including cancellation of, transfer order in Armenian drams	AMD 1 500
4.2.4		AND 1 300
1,2, 1	3 ,	
4.2.4.	Other than Armenia	
4.2.4. 1	Other than Armenia	
	Execution of money orders	
1		
1	Execution of money orders  • In US dollars, Euro and other convertible currency <sup>4</sup>	0.15%, min AMD 3 000, max AMD 30 000
1	Execution of money orders	
1	Execution of money orders  • In US dollars, Euro and other convertible currency <sup>4</sup>	0.15%, min AMD 3 000, max AMD 30 000 0.15%, min. AMD 7500, max AMD 50 000
1	Execution of money orders  • In US dollars, Euro and other convertible currency 4  "BEN" 5	
1	Execution of money orders  • In US dollars, Euro and other convertible currency   "BEN"   "OUR"   "G-OUR"   (only in USD)	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000
1	Execution of money orders  • In US dollars, Euro and other convertible currency 4  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles	0.15%, min. AMD 7500, max AMD 50 000
1	Execution of money orders  • In US dollars, Euro and other convertible currency   "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only	0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000
1 a)	Execution of money orders  • In US dollars, Euro and other convertible currency   "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000
1 a)	Execution of money orders  • In US dollars, Euro and other convertible currency 4  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only	0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000
1 a)	Execution of money orders  • In US dollars, Euro and other convertible currency   "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000
1 a)	Execution of money orders  • In US dollars, Euro and other convertible currency   "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000
1 a)	Execution of money orders  • In US dollars, Euro and other convertible currency   "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In Russian rubles	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000
1 a)	Execution of money orders  • In US dollars, Euro and other convertible currency 4  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In Russian rubles  • Refund of amount upon beneficiary's consent	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000
1 a)	Execution of money orders  • In US dollars, Euro and other convertible currency 4  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In Russian rubles  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Refund of amount upon beneficiary's consent  • Amendments to terms	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000
1 a)	Execution of money orders  • In US dollars, Euro and other convertible currency 4  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In Russian rubles  • Refund of amount upon beneficiary's consent	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000
b)	Execution of money orders  • In US dollars, Euro and other convertible currency 4  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In Russian rubles  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000
b)	Execution of money orders  • In US dollars, Euro and other convertible currency 4  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In Russian rubles  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000
b)	Execution of money orders  In US dollars, Euro and other convertible currency  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In Russian rubles  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In relation to non-executed transfers  Cancelation of a transaction	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000
b)	Execution of money orders  In US dollars, Euro and other convertible currency  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In Russian rubles  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In relation to non-executed transfers  Cancelation of a transaction  Within Armenia	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000  AMD 5 000
b)	Execution of money orders  In US dollars, Euro and other convertible currency  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In Russian rubles  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In relation to non-executed transfers  Cancelation of a transaction	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000
b)	Execution of money orders  • In US dollars, Euro and other convertible currency 4  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In Russian rubles  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In Russian rubles  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  In relation to non-executed transfers  • Cancelation of a transaction  Within Armenia  In USD and EUR through Central bank of Armenia	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000  AMD 5 000
b)	Execution of money orders  • In US dollars, Euro and other convertible currency 4  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In Russian rubles  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In relation to non-executed transfers  • Cancelation of a transaction  Within Armenia  In USD and EUR through Central bank of Armenia  Cashless transfer from a bank account through Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000  AMD 5 000
b) c) 4.2.4.2	Execution of money orders  • In US dollars, Euro and other convertible currency 4  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  • In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In Russian rubles  • Refund of amount upon beneficiary's consent  • Amendments to terms  • Retrieval  • In relation to non-executed transfers  • Cancelation of a transaction  Within Armenia  In USD and EUR through Central bank of Armenia  Cashless transfer from a bank account through Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000  AMD 5 000  AMD 0
b) 4.2.4.2 4.3.1	Execution of money orders  In US dollars, Euro and other convertible currency  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In Russian rubles  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In relation to non-executed transfers  Cancelation of a transaction  Within Armenia  In USD and EUR through Central bank of Armenia  Cashless transfer from a bank account through Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)  - transfer to the card (to the card number)	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000  AMD 5 000  0.1%, min AMD 5 000, max AMD 20 000
b) 4.2.4.2 4.3.1 4.3.2	Execution of money orders  In US dollars, Euro and other convertible currency  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In Russian rubles  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In relation to non-executed transfers  Cancelation of a transaction  Within Armenia  In USD and EUR through Central bank of Armenia  Cashless transfer from a bank account through Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)  - transfer to the card (to the card number)  - transfer to account – in AMD	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000  AMD 5 000  AMD 0  0.1%, min AMD 5 000, max AMD 20 000  1%, min AMD 5 000, max AMD 20 000
b) 4.2.4.2 4.3.1 4.3.2 4.3.3	Execution of money orders  In US dollars, Euro and other convertible currency  "BEN" 5  "OUR" 6  "G-OUR" 7 (only in USD)  In Russian rubles  "OUR" only  In relation to executed transfers  In US dollars, Euro and other convertible currency  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In Russian rubles  Refund of amount upon beneficiary's consent  Amendments to terms  Retrieval  In relation to non-executed transfers  Cancelation of a transaction  Within Armenia  In USD and EUR through Central bank of Armenia  Cashless transfer from a bank account through Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)  - transfer to the card (to the card number)	0.15%, min. AMD 7500, max AMD 50 000  "OUR" + AMD 10 000  0,1%, min AMD 3 000, max AMD 30 000  AMD 25 000  AMD 5 000  0.1%, min AMD 5 000, max AMD 20 000

Money transfers to Russia, Ukraine, Belarus, Uzbekistan, Kazakhstan, Kyr <sub>(</sub> (U.S. dollars)	Georgia, Moldova, Tajikistan, gyzstan, Turkmenistan	Other countrie	s (U.S. dollars)	Nigeria (	U.S. dollars)	
Amount of transfer	Fee /payable in equivalent AMD/	Amount of transfer	Fee /payable in equivalent AMD/	Amount of transfer	Fee /payable in equivalent AMD/	
0,01 – 100,00	2,0	0,01 – 100,00	12,00	1 – 100,00	12,00	
100,01-200,00	4,00	100,01-250,00	20,00	100,01-250,00	20,00	
200,01-300,00	6,00	250,01-400,00	24,00	250,01-400,00	24,00	
300,01-400,00	8,00	400,01-600,00	32,00	400,01-600,00	32,00	
400,01-500,00	10,00	600,01-800,00	40,00	600,01-800,00	40,00	
500,01-750,00	14,00	800,01-1000,00	50,00	800,01-1000,00	50,00	
750,01-1 000,00	19,00	1000,01-1200,00	60,00	1000,01-1200,00	60,00	
1 000,01-1 500,00	28,00	1200,01-1 800,00	75,00	1200,01-1 800,00	75,00	
1 500,01-2 000,00	37,00	1 800,01-2 500,00	100,00	1 800,01-2 500,00	100,00	
2 000,01-2 500,00	46,00	2 500,01-5 000,00	150,00	2 500,01-5 000,00	150,00	
2 500,01-3 000,00	55,00	5 000,01-7 500,00	225,00	5 000,01-7 500,00	225,00	
3 000,01-3 500,00	64,00	7 500,01- 8 000,00	300,00	7 500,01	300,00	
3 500,01-4 000,00	73,00					
4 000,01-4 500,00	83,00					
4 500,01-5 000,00	92,00					
5 000,01-5 500,00	95,00					
5 500,01-6 000,00	99,00					
6 000,01-6 500,00	109,00					
6 500,01-7 000,00	119,00					
7 000,01-8 000,00	139,00					
5.2 RIA International Money Transfers						
Destination country	Amount	Curr	ency	<b>Fee</b> /payable in	equivalent AMD/	
Russia, Ukraine, Georgia, Moldova, Belarus,	0.01-200.00			2 US	SD/EUR	
Greece, Israel, Kazakhstan, Kyrgyzstan, Uzbekistan	200.01-5,000.00	USD /	EUR	0.9 % of trai	nsferred amount	
Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Hungary, Ireland, Italy, Latvia, Lithuania,	0.01-200.00	USD /	EUR	4 US	SD/EUR	
Luxembourg, Malta, Netherlands, Norway, Romania, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, UK	200.01-5,000.00			2 % of transferred amount		
Other countries covering the RIA system	0.01-200.00	USD /	EUR		SD/EUR	
Other countries covering the Real system	200.01-5,000.00			3 % of transferred amount		
5.3 INTELEXPRESS International Transfers				l		
Destination country	Amount	Curr	ency	Fee /payable in	equivalent AMD/	
Georgia, Moldova, Uzbekistan Ukraine and United Kingdom	-	USD /			1.00	
Greece, Czech Republic, Israel, Cyprus and Mongolia	-	USD /			1.50	
Denmark	-	EU	) K		1.50	
Belgium, Spain, Italy, Norway, Netherlands, Switzerland, Sweden, Germany, Poland, Lithuania	-	EU	JR		1.80	
France	-	EU	JR		2.00	
Romania S & S (transfer to Smith and Smith)	-	EU	JR		1.8% min 2 EU	
Albania	-	EU	JR		2% min 5 USD / EU	
Bulgaria		EU	JR		2% min 4 USD / EU	
Bangladesh, Indonesia, Pakistan, the Philippines, Sri Lanka	0.01-100 100.01-200 200.01-300 300.01-400	USD /			5 USD / EU 7 USD / EU 9 USD / EU 11 USD / EU	
	400.01-500 500.01-750				13 USD / E1 16 USD / E1	

	750.01-1000			19 USD / EUR
	1000.01-1250 1250.01-1500			22 USD / EUR 25 USD / EUR
	1500.01-1750			25 USD / EUR 28 USD / EUR
	1750.01-2000			30 USD / EUR
USA	-	US	SD	3% min 3 USD
Nepal	-	USD/	EUR	1.5% min 5 USD
5.4 Funds Transfers via UNISTREAM				
Type of transfer	Country of remittance	Amount of transfer	Currency	<b>Fee</b> /payable in equivalent AMD/
			• USD	• • •
	Russia	-	• EUR	1 %
Unaddressed transfers			• RUB • AMD	
Onaddressed transfers			• USD	
	Within Armenia	-	• EUR	0.6%
			• RUB	
			Transfers are	
			made:	
			• in AMD, while the	
			recipient	
			may receive	
			the amount	
			in other	
			currency -	
	CIS,	As per	USD, EUR or RUB;	
	Russia,	established	• in RUB,	0%
	Georgia	limits (differ by countries)	while the	
		countries)	recipient	
			may receive	
			the amount in USD;	
			• in USD,	
			while the	
			recipient	
Bi-currency remittances			may receive the amount	
			in RUB	
		up to RUB	Transfers are	• RUB 200
		12,000	made in RUB,	• 0%
		• RUB 12,000.01	while the	
		and over	recipient may 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	
			recipient may receive the	
			amount in EUR	
		• up to AMD	Transfers are	• AMD 1600
		110,000	made in AMD,	• 0%
		• AMD 110,000.01	while the recipient may	
		and over	receive the	
			amount in EUR	
	Any country supporting		• USD	
Unaaddressed and addressed transfers	Unistream system	-	• EUR	As per tariffs prescribed by the system
			• RUB	(differ by countries)
5.5 Funds Transfers via CONVERSE TRANSF	≅R			
Country	Currency	Amount of transfer	Fee	<b>s</b> /payable in equivalent drams/
	AMD	AMD 5.000.000		
Within Armenia	RUB	RUB 600.000		0.7%
·· · · · · · · · · · · · · · · · · · ·	USD	USD 20.000		5 / 5
	EUR RUB	EUR 15.000		
Russia	USD	-	Pavment	of sums transferred only from Russia
	EUR			,
6. Acceptance of payments for motor check-u				

6.2	Acceptance of pa	yments for motor o	check-up servic	ces						Α	MD 1 000
0.2	Fee for reissue of	the slip									AMD 500
7. S	Safe custody										
7.1	Safe custody vau	lt								VA	T included
	Acceptance included)	of valuables and do	ocuments on sa	fe custody (VAT						AMD 300	0 (per day)
	Reception of	of gold on deposit (V							AM	D 1000 (lur	np charge)
7.2		eposit boxes (VAT in		ulik							
	Head office	Branches									
	(size of the deposit-box)	(size of the deposit-box)	Box volume /mm3/	1 day	2-7 days	8-15 days	16-30 days	31-90 days	91-180 days	181- 270 days	271-365 days
	<b>Small</b> (417x255x75)	Small (75x255x417,75x2 95x500,80x300x4 19,85x295x490,85 x300x500,90x280 x490,95x280x500)	Up to 13,300,000	AMD 1 000	AMD 3 000	AMD 5 000	AMD 7 000	AMD 10 000	AMD 17 000	AMD 20 000	AMD 27 000
	<b>Medium</b> (417x255x257)	Medium (170x255x417,170 x280x490,175x28 0x500,175x295x4 90,175x300x500,2 50x300x500,260x 300x500,260x300 x419)	13,300,001- 39,000,000	AMD 1 500	AMD 5 000	AMD 7 000	AMD 9 000	AMD 15 000	AMD 25 000	AMD 27 000	AMD 32 000
	<b>Large</b> (410x255x380)	Large (185x545x417,470x 200x490,175x590x4 90,175x500x600,20 0x530x500,200x500 x600,375x300x419, 380x300x500,400x3 00x500)	60,000,000	AMD 2 000	AMD 7 000	AMD 10 000	AMD 13 000	AMD 20 000	AMD 30 000	AMD 32 000	AMD 37 000
	<b>Massive</b> (417x650x265)	Massive (275x500x550,650 x300x419,650x30 0x500)	60,000,000 and over	AMD 3 000	AMD 8 000	AMD 12 000	AMD 18 000	AMD 25 000	AMD 32 000	AMD 35 000	AMD 40 000
7.3	after agreement	mer to hand over th validity	ic saic deposit	oox and key					(:	for each da	AMD 500 y past due;
7.4	Penalty for each	loss or damage of tl	he key from the	e box	(	over the perio	d of the state	of emergenc	y declared t	Armenia	ernment of - AMD 0) MD 40.000
	national document	ary operations	·	e box		over the perio	d of the state	of emergenc	y declared t	Armenia	- AMD 0)
	national document International col	ary operations lection of payments	·	e box		over the perio	d of the state	of emergenc	y declared t	Armenia	- AMD 0)
8. Inter 8.1	national document International coll Import collection	ary operations lection of payments		e box		over the perio	d of the state	of emergenc	y declared t	Armenia	- AMD 0)
8. Inter	national document International coll Import collection Notice of collecti	ary operations lection of payments on order or amend	ments thereto			over the perio	d of the state	of emergenc	y declared b	Armenia Al	- AMD 0) MD 40.000
8. Inter 8.1	International coll Import collection Notice of collection Return of docum	ary operations lection of payments ton order or amendents submitted for	ments thereto	ollection to		over the perio	d of the state	of emergenc	y declared t	Armenia Al	- AMD 0) MD 40.000
8. Inter 8.1	International coll Import collection Notice of collection Return of docum correspondent be Delivery of docu	ary operations lection of payments on order or amend	ments thereto documentary c y the customer	ollection to		over the perio	d of the state	of emergenc		Armenia Al  Al  Al  Al  5%, min Al	AMD 5 000 MD 35 000
8. Inter 8.1 8.1.1 8.1.2	International coll Import collection Notice of collection Return of docum correspondent be Delivery of docu thereof Export collection	ary operations lection of payments con order or amend ents submitted for anks, outstanding by ments against collect	ments thereto documentary c y the customer ction payment	ollection to or acceptance		over the perio	d of the state	of emergenc	0.2	Armenia Al Al Al 5%, min Al max. Al	AMD 5 000 MD 35 000 MD 70 000
8. Inter 8.1 8.1.1 8.1.2 8.1.3	International collimport collection Notice of collection Return of docum correspondent be Delivery of docu thereof Export collection Issue of collection	ary operations lection of payments con order or amend ents submitted for anks, outstanding by ments against collections	ments thereto documentary c y the customer ction payment	ollection to or acceptance		over the perio	d of the state	of emergenc	0.2	Armenia Al Al Al 5%, min Al max. Al	MD 40.000 MD 40.000 MD 5 000 MD 30 000 MD 70 000 MD 25 000
8. Inter 8.1 8.1.1 8.1.2	International collaborational document International collaboration Import collection Notice of collection Return of document bare of collection Delivery of document bare of collection Issue of collection documents Amendments to	ary operations lection of payments con order or amend ents submitted for anks, outstanding by ments against collect	ments thereto documentary c y the customer ction payment	ollection to or acceptance of collection		over the perio	d of the state	of emergenc	0.2	Armenia Al Al So, min Al max. Al max. Al max. AM	MD 40.000 MD 40.000 MD 5 000 MD 30 000 MD 70 000 MD 25 000
8. Inter 8.1 8.1.1 8.1.2 8.1.3 8.1.4 8.1.5	International coll Import collection Notice of collection Return of docum correspondent ba Delivery of docu thereof Export collection Issue of collection documents Amendments to included	ary operations lection of payments lection or amend ents submitted for anks, outstanding by ments against collection terms of collection	ments thereto documentary c y the customer ction payment	ollection to or acceptance of collection		over the perio	d of the state	of emergenc	0.2	Armenia Al Al So, min Al max. Al max. Al max. AM	MD 40.000  MD 40.000  MD 5 000  MD 30 000  MD 35 000  MD 70 000  MD 25 000  D 100 000
8. Inter 8.1 8.1.1 8.1.2 8.1.3	International document International coll Import collection Notice of collection Return of document Correspondent be Delivery of document Export collection Issue of collection documents Amendments to included International documents	lection of payments lection of payments lection or amend ents submitted for anks, outstanding by ments against collection terms of collection terms of collection	ments thereto documentary c y the customer ction payment	ollection to or acceptance of collection		over the perio	d of the state	of emergenc	0.2	Armenia Al Al So, min Al max. Al max. Al max. AM	MD 40.000  MD 40.000  MD 5 000  MD 30 000  MD 35 000  MD 70 000  MD 25 000  D 100 000
8. Inter 8.1 8.1.1 8.1.2 8.1.3 8.1.4 8.1.5	International coll Import collection Notice of collection Return of docum correspondent ba Delivery of docu thereof Export collection Issue of collection documents Amendments to included	lection of payments lection of payments lection or amend ents submitted for anks, outstanding by ments against collection terms of collection terms of collection	ments thereto documentary c y the customer ction payment	ollection to or acceptance of collection		over the perio	d of the state	of emergenc	0.2	Armenia Al Al So, min Al max. Al max. Al max. AM	MD 40.000  MD 40.000  MD 5 000  MD 30 000  MD 35 000  MD 70 000  MD 25 000  D 100 000
8. Inter 8.1 8.1.1 8.1.2 8.1.3 8.1.4 8.1.5	International document International coll Import collection Notice of collection Return of documents Delivery of documents Export collection Issue of collection documents Amendments to included International documents	lection of payments lection of payments lection or amend lents submitted for lents, outstanding b ments against collection terms of collection terms of collection tumentary credits redit	ments thereto documentary c y the customer ction payment	ollection to or acceptance of collection		over the perio	d of the state	of emergenc	0.2	Armenia Al Al So, min Al max. Al max. Al max. AM	MD 40.000  MD 40.000  MD 5 000  MD 30 000  MD 35 000  MD 70 000  MD 25 000  D 100 000  MD 15 000
8. Inter 8.1 8.1.1 8.1.2 8.1.3 8.1.4 8.1.5 8.2 8.2.1 a)	International document International coll Import collection Notice of collection Return of documents Delivery of documents Export collection documents Amendments to included International documents	ary operations lection of payments lection of payments lection or amend ents submitted for anks, outstanding by ments against collec- morder, verification terms of collection	ments thereto documentary c y the customer ction payment n and delivery on order, canc	ollection to or acceptance of collection		over the perio		of emergenc	0.2 <sup>2</sup>	Armenia Al Al Sow, min Al max. Al Sow, min Al max. AM Al Al Sow, min Al additional	MD 40.000  MD 40.000  MD 5 000  MD 30 000  MD 70 000  MD 25 000  MD 100 000  MD 15 000  MD 45 000  agreement
8. Inter 8.1.1 8.1.2 8.1.3 8.1.4 8.1.5 8.2 8.2.1 a) b)	International coll Import collection Notice of collection Notice of collection Return of documents Delivery of documents Export collection Issue of collection documents Amendments to included International documents Intern	ary operations lection of payments lection of payments lection or amend ents submitted for anks, outstanding by ments against collection terms of collection terms of collection terms of collection terms of customer funds of customer funds other bank of L/C in BANK" CJSC	ments thereto documentary c y the customer ction payment n and delivery on order, canc	ollection to or acceptance of collection cellation thereof		over the perio			0.2 <sup>2</sup>	Armenia Al Al Al 5%, min Al max. AM Al 5%, min Al additional anfirming b	MD 40.000  MD 40.000  MD 5 000  MD 30 000  MD 70 000  MD 25 000  D 100 000  MD 15 000  MD 45 000  agreement  ank's tariff
8. Inter 8.1.1 8.1.2 8.1.3 8.1.4 8.1.5 8.2.1 a) b) 8.2.2 8.2.3	International document International coll Import collection Notice of collection Return of documents Delivery of documents Export collection Issue of collection documents Amendments to included International documents Inte	ary operations lection of payments lection of payments lection of payments lection of payments lection or amend ents submitted for lenks, outstanding by ments against collection terms of	ments thereto documentary c y the customer ction payment n and delivery on order, cance	ollection to or acceptance of collection cellation thereof		over the perio			0.2 <sup>2</sup>	Armenia Al Al Al 5%, min Al max. AM Al 5%, min Al additional anfirming b	MD 45 000 MD 45 000 MD 45 000 MD 35 000
8. Inter 8.1.1 8.1.2 8.1.3 8.1.4 8.1.5 8.2.1 a) b) 8.2.2 8.2.3 8.2.4	International document International coll Import collection Notice of collection Return of documents Delivery of documents Export collection Issue of collection documents Amendments to included  International documents International documents International documents Amendments to included  International documents Amendments Amendments to include documents Amendments Amendme	ary operations lection of payments lection of payments lection of payments lection of payments lection order or amend ents submitted for lenks, outstanding by ments against collect terms of collection terms	ments thereto documentary c y the customer ction payment n and delivery on order, cance issued by ments (per pac- conformities (	ollection to or acceptance of collection cellation thereof		over the perio			0.2 <sup>2</sup>	Armenia Al Al S%, min Al max. AM Al S%, min Al additional anfirming b	MD 45 000 MD 45 000 MD 45 000 MD 25 000 MD 15 000 MD 15 000 MD 35 000 MD 35 000 MD 45 000 MD 35 000 MD 35 000 MD 35 000 MD 35 000
8. Inter 8.1 8.1.1 8.1.2 8.1.3 8.1.4 8.1.5 8.2 8.2.1 a) b) 8.2.2 8.2.3 8.2.4 8.2.5	International coll Import collection Notice of collection Notice of collection Return of documents Delivery of documents Export collection documents Amendments to included  International documents International documents  Amendments to included  International documents  Amendments to included  Amendments to delivery confirmation by "ARMBUSINESS Acceptance and Acceptance of documents to delivery confirmation by "ARMBUSINESS Acceptance of documents to delivery confirmation by "ARMBUSINESS Acceptance of documents to delivery collection of delivery confirmation by "ARMBUSINESS Acceptance of documents to delivery collection of delivery coll	ary operations lection of payments lection of payments lection of payments lection of payments lection or amend lents submitted for lents, outstanding by ments against collection terms of collection terms of collection terms of collection terms of customer funds other bank of L/C in BANK" CJSC verification of documents with non- terms and condition	ments thereto documentary of y the customer ction payment and delivery on order, cancer issued by ments (per pactor) issued by ments (per pactor) is of L/C	ollection to or acceptance of collection cellation thereof kage) per package)		over the perio			0.2 <sup>2</sup>	Armenia Al Al Al 5%, min Al max. AM Al 5%, min Al additional onfirming b	MD 45 000 MD 45 000 MD 45 000 MD 35 000 MD 25 000
8. Inter 8.1.1 8.1.2 8.1.3 8.1.4 8.1.5 8.2.1 a) b) 8.2.2 8.2.3 8.2.4	International document International coll Import collection Notice of collection Return of documents Delivery of documents Export collection documents Amendments to included  International documents International documents Amendments to included  Amendments of collection of the security Confirmation by "ARMBUSINESS Acceptance and Acceptance of documents of the security of the sec	ary operations lection of payments lection of payments lection of payments lection of payments lection or amend lents submitted for lents submitted for lents, outstanding by ments against collect lents of collection lents of collection lents of collection lents of customer funds lents of L/C in lents of lents of lents lents of lents of lents of lents lents of lents of lents of lents of lents of lents lents of lents o	ments thereto documentary of y the customer ction payment and delivery on order, cancer issued by ments (per pactor) issued by ments (per pactor) is of L/C	ollection to or acceptance of collection cellation thereof kage) per package)		over the perio	tariff fee		0.2 <sup>1</sup> 0,2 <sup>2</sup> 0,1 <sup>1</sup> as per n 8.2.1 + co	Armenia Al Al Al 5%, min Al max. AM Al 5%, min Al additional onfirming b Al Al Al Al Al	MD 45 000 MD 45 000 MD 45 000 MD 35 000 MD 25 000 MD 25 000 MD 25 000
8. Inter 8.1 8.1.1 8.1.2 8.1.3 8.1.4 8.1.5 8.2 8.2.1 a) b) 8.2.2 8.2.3 8.2.4 8.2.5 8.2.6 8.2.7	International document International coll Import collection Notice of collection Return of documents Delivery of documents Export collection Issue of collection documents Amendments to included  International documents International documents Amendments to included  Amendments of collection of the security Confirmation by "ARMBUSINESS Acceptance and Acceptance of documents of the security of the	ary operations lection of payments con order or amendents submitted for anks, outstanding by ments against collection terms of collection terms and condition terms and condition tellation of L/C upon	ments thereto documentary cy the customer ction payment and delivery on order, cance issued by ments (per pacconformities (in s of L/C) in beneficiary's	ollection to or acceptance of collection cellation thereof kage) per package)		over the perio	tariff fee	under section	0.2 <sup>1</sup> 0,2 <sup>2</sup> 0,1 <sup>1</sup> as per n 8.2.1 + co	Armenia Al Al Al 5%, min Al max. Al 5%, min Al max. AM Al	MD 45 000 MD 45 000 MD 45 000 MD 35 000 MD 25 000
8. Inter 8.1  8.1.1  8.1.2  8.1.3  8.1.4  8.1.5  8.2  8.2.1  a) b)  8.2.2  8.2.3  8.2.4  8.2.5  8.2.6	International document International coll Import collection Notice of collection Return of documents Delivery of documents Export collection Issue of collection documents Amendments to included  International documents International documents Amendments to included  Amendments of collection of the security Confirmation by "ARMBUSINESS Acceptance and Acceptance of documents of the security of the	ary operations lection of payments con order or amendents submitted for anks, outstanding by ments against collection terms of collection terms and collection terms and condition terms and condition terms and condition tellation of L/C upon terms and condition tellation of L/C upon terms and condition tellation of the collection of the collection tellation of the collection of the	ments thereto documentary cy the customer ction payment and delivery on order, cance issued by ments (per pacconformities (in s of L/C) in beneficiary's	ollection to or acceptance of collection cellation thereof kage) per package)		over the perio	tariff fee	under section	0.2 <sup>1</sup> 0,2 <sup>2</sup> 0,1 <sup>1</sup> as per n 8.2.1 + co	Armenia Al Al Al 5%, min Al max. Al 5%, min Al max. AM Al	MD 45 000 MD 45 000 MD 45 000 MD 35 000 MD 25 000 MD 25 000 MD 25 000

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b) 8.2.10	other security  Acceptance, verification and delivery of documents (per package)	as per additional agreement 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
8.2.13	Transfer of L/C	0.2%, min AMD 45 000
8.3	International bank guarantees	
0 2 1	Issue of a bank guarantee Guarantees issued in favor of a beneficiary out of RA	
8.3.1	Ex another bank's participation	
a)		0.5% of guarantee amount lump charge,
۵,	covering account)	min AMD 30 000, max AMD 250 000
b)		2.5% of guarantee amount p.a. (with monthly payments),
	Other security	min AMD 40 000
8.3.1.2	0 7	tariff fee under section 8.3.1.1 + other bank fees
8.3.2	Issuance of guarantee based on the guarantee issued by анother bank	1 00/ -f
a)	Under security of other bank funds (deposition of funds on	1.0% of guarantee amount p.a. (with monthly payments), min AMD 40 000
	covering account)	min AND 40 000
b)	Other security	as per additional agreement
·	Current maintenance of guarantees	•
8.3.3	Amendments to terms of guarantees (excepting increase in amount	AMD 15 000
	and prolongation of guarantee term)	
8.3.4	Advice of guarantee or amendments thereto	AMD 15 000
8.3.5	Settlement of payment demand	0.3 % of amount due,
8.3.6	Verification of customer's demand for payment	min AMD 45 000, max AMD 100 000 AMD 20 000
8.3.7	Servicing of a bank guarantee	AIVID 20 000
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 cl	narged additionally
	Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally	
	Tariff rates for international bank guarantees are applicable also for I	Reserve (Stanby L/C) letter of credit
	Doub accommendation Association	
<b>9.</b> 9.1	Bank guarantees within Armenia	One-time fee
9. 9.1	Bank guarantees within Armenia Provision (issue) of a bank guarantee	
		Freezing of funds available on the bank account $-0.5\%$ ,
9.1	Provision (issue) of a bank guarantee	
		· · · · · · · · · · · · · · · · · · ·
9.1	Provision (issue) of a bank guarantee  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
9.1	Provision (issue) of a bank guarantee	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  1.0 % of the guarantee amount, min AMD 20 000,
9.1.1 9.1.2	Provision (issue) of a bank guarantee  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  Freezing of funds available on the deposit account - 1%, min. AMD 10 000, max. AMD 150 000
9.1 9.1.1	Provision (issue) of a bank guarantee  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  Freezing of funds available on the deposit account - 1%, min. AMD 10 000, max. AMD 150 000  1.0 % of the guarantee amount, min AMD 20 000,
9.1.1 9.1.2	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000
9.1.1 9.1.2	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1-5% of the guarantee amount, min AMD 10 000
9.1.1 9.1.2	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1-5% of the guarantee amount, min AMD 10 000  1.5-5,5 % of the guarantee amount, min AMD 10 000
9.1.1 9.1.2	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1-5% of the guarantee amount, min AMD 10 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000
9.1 9.1.1 9.1.2 9.1.3	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1-5% of the guarantee amount, min AMD 10 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000
9.1 9.1.1 9.1.2 9.1.3 9.1.4 9.2	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1-5% of the guarantee amount, min AMD 10 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1-5% of the guarantee amount, min AMD 10 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000
9.1 9.1.1 9.1.2 9.1.3 9.1.4 9.2	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1-5% of the guarantee amount, min AMD 10 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  Freezing of funds available on the bank account – 0.5%,
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1-5% of the guarantee amount, min AMD 10 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5% of the guarantee amount, min AMD 10 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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%,
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs  Payments against guarantees issued or confirmed by the Bank	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5% of the guarantee amount, min AMD 10 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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%,
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs  Payments against guarantees issued or confirmed by the Bank	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1 9.4 9.5 9.5.1	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs  Payments against guarantees issued or confirmed by the Bank  Commitment fee for servicing bank guarantees  Under primary security	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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  0.2% of guarantee amount, min AMD 45 000
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1 9.4 9.5	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs  Payments against guarantees issued or confirmed by the Bank  Commitment fee for servicing bank guarantees  Under primary security  Other security	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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  0.2% of guarantee amount, min AMD 45 000
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1 9.4 9.5 9.5.1 9.5.2	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs  Payments against guarantees issued or confirmed by the Bank  Commitment fee for servicing bank guarantees  Under primary security  Other security  Cash operations	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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  0.2% of guarantee amount, min AMD 45 000
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1 9.4 9.5 9.5.1	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs  Payments against guarantees issued or confirmed by the Bank  Commitment fee for servicing bank guarantees  Under primary security  Other security  Cash operations  Cash credit on Customer's account 8	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1-5% of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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  0.2% of guarantee amount, min AMD 45 000  AMD 5 000
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1 9.4 9.5 9.5.1 9.5.2	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less  • 366 to 548 days  • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs  Payments against guarantees issued or confirmed by the Bank  Commitment fee for servicing bank guarantees  Under primary security  Other security  Cash operations  Cash credit on Customer's account 8  • Armenian drams	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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  0.2% of guarantee amount, min AMD 45 000  AMD 0  AMD 0
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1 9.4 9.5 9.5.1 9.5.2	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  366 days and less 366 to 548 days 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs  Payments against guarantees issued or confirmed by the Bank  Commitment fee for servicing bank guarantees  Under primary security  Other security  Cash operations  Cash credit on Customer's account 8  Armenian drams  US dollars	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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  0.2% of guarantee amount, min AMD 45 000  AMD 0  AMD 0  AMD 0  AMD 0
9.1.1  9.1.2  9.1.3  9.1.4  9.2  9.3  9.3.1  9.4  9.5  9.5.1  10.1	Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  • 366 days and less • 366 to 548 days • 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs  Payments against guarantees issued or confirmed by the Bank  Commitment fee for servicing bank guarantees  Under primary security  Other security  Cash operations  Cash credit on Customer's account 8  • Armenian drams  • US dollars  • Other freely convertible foreign currency 9	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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  0.2% of guarantee amount, min AMD 45 000  AMD 0  AMD 0
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1 9.4 9.5 9.5.1 9.5.2	Provision (issue) of a bank guarantee  Any type of a bank guarantee under primary security  Bank guarantee for bid security (participation in a tender)  Performance, Advance Payment bank guarantee  366 days and less 366 to 548 days 548 days and above  Performance quality (post-completion) and other bank guarantees  Notice of a bank guarantee  Extension of a bank guarantee validity, amendments to T&Cs  Extension of the validity of any type of a bank guarantee under primary security, amendments to T&Cs  Payments against guarantees issued or confirmed by the Bank  Commitment fee for servicing bank guarantees  Under primary security  Other security  Cash operations  Cash credit on Customer's account 8  Armenian drams  US dollars	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  1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000  1.5-5,5 % of the guarantee amount, min AMD 10 000  2-6% of the guarantee amount, min AMD 10 000  2.5-6.5% of the guarantee amount, min AMD 15 000  AMD 22 000  1.0-5.0% of guarantee amount, min AMD 15 000  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  0.2% of guarantee amount, min AMD 45 000  AMD 0  AMD 0  AMD 0

	IIC 1-11	20/
	US dollars Other freely convertible foreign currency	2% Poul's deily touis water
10.2.1	Provision of cash (AMD) from social account	Bank's daily tariff rate AMD 0
10.2.1	Provision of cash (AMD) from state support account /where	AMD 0
10.2.2	prescribed/ - Armenian drams	ANID 0
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	MID 0
10.2.4	maintenance of lump-sum payments (allowances and sums	AMD 0
	provided under other programs of social security)	THID 0
10.2.5	Provision of cash (AMD) from bank account(s) opened within the	AMD 0
10.2.5	framework of inclusive education	TIME 0
10.2.6	Provision of cash (AMD) from bank accounts of beneficiaries	AMD 0
10.2.0	stipulated by RA Law "On Compensation of Damages Caused to	TIME 0
	the Life or Health of Military Personnel During the Defenc of the	
	Republic of Armenia"	
10.2.7	Provision of cash (AMD) from asylum seekers' service account	AMD 0
10.2.7	1 Tovision of cash (111112) from asylum seekers service account	THID 0
10.3	Provision of cash from previously credited cash funds <sup>10</sup>	AMD 0
10.4	Authentication of banknotes (VAT included)	
10.1	Armenian drams	AMD 0
	Other freely convertible foreign currency	0.1%, min AMD 200
	Exchange of old, torn, illustrated banknotes	0.1 /0, IIIII /IIII 200
10.5	<u> </u>	
10.5	Armenian drams	AMD 0
	Other freely convertible foreign currency	3%
10.6	8,1 8	1%, min AMD 200
10.7	Conveyance of cash funds through collection agency	As per agreement
10.8	Cash withdrawal through POS terminals in the premises of	
	ARMBUSINESSBANK with plastic cards of other banks 19	
10.8.1	For accounts in AMD	1%
	,	3%
	aternet-Banking", "Mobile Banking"	1
11.1	, ,	
11.1.1	Resident and non-resident individuals /without providing a	AMD 0
	password generating device - in case of receiving the password	
11.10	through SMS or software supported by OAUTH 2.0 protocol/	13 FD =000
11.1.2	Resident and non-resident individuals /provision of a password	AMD 7000
11.1.4	1 . /	
	generating device/	
		AMD 0 /per annum <sup>12</sup>
11.2	Maintenance fee with access to making transactions <sup>11</sup> Resident individual customers  Nonresident individual customers	
11.2	Maintenance fee with access to making transactions <sup>11</sup> Resident individual customers     Nonresident individual customers  Provision of an additional password generating device	AMD 0 /per annum <sup>A2</sup>
11.2	Maintenance fee with access to making transactions <sup>11</sup> Resident individual customers     Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/
11.2	Maintenance fee with access to making transactions <sup>11</sup> Resident individual customers     Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/ AMD 7000
11.2	Maintenance fee with access to making transactions <sup>11</sup> Resident individual customers     Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  pan operations	AMD 0 /per annum <sup>12</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000
11.2	Maintenance fee with access to making transactions <sup>11</sup> Resident individual customers     Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000 One-time fee chargeable subject to the tariffs defined under the T&Cs of given
11.2 11.3 11.4 12. Lo	Maintenance fee with access to making transactions <sup>11</sup> Resident individual customers     Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  pan operations  Fee for loan bids review	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000 One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product
11.2 11.3 11.4 12. Lo	Maintenance fee with access to making transactions <sup>11</sup> Resident individual customers     Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  pan operations  Fee for loan bids review	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/  AMD 7000  AMD 7 000  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
11.2 11.3 11.4 12. Lo	Resident individual customers     Nonresident individual customers     Nonresident individual customers     Provision of an additional password generating device     Provision of a password generating device in case of its loss or damage     Dan operations     Fee for loan bids review  Fee for loan maintenance	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000 One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product
11.2 11.3 11.4 12. Lo	Maintenance fee with access to making transactions <sup>11</sup> • Resident individual customers  • Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  an operations  Fee for loan bids review  Fee for the conclusion and renewal of the principal contract on the	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/  AMD 7000  AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12.	Resident individual customers     Nonresident individual customers     Nonresident individual customers     Provision of an additional password generating device     Provision of a password generating device in case of its loss or damage     an operations     Fee for loan bids review  Fee for the conclusion and renewal of the principal contract on the provision of financing instruments	AMD 0 /per annum <sup>A2</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12.	Maintenance fee with access to making transactions <sup>11</sup> • Resident individual customers  • Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  an 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)	AMD 0 /per annum <sup>A2</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12. 12.	Maintenance fee with access to making transactions <sup>11</sup> Resident individual customers     Nonresident individual customers     Provision of an additional password generating device     Provision of a password generating device in case of its loss or damage     an operations     Fee for loan bids review  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)	AMD 0 /per annum <sup>A2</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12.	Resident individual customers     Nonresident individual customers     Nonresident individual customers     Provision of an additional password generating device     Provision of a password generating device in case of its loss or damage     An operations     Fee for loan bids review  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	AMD 0 /per annum <sup>A2</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12. 12.	Resident individual customers     Nonresident individual customers     Nonresident individual customers     Provision of an additional password generating device     Provision of a password generating device in case of its loss or damage     On 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	AMD 0 /per annum <sup>A2</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12. 12. 12.	Resident individual customers     Nonresident individual customers     Nonresident individual customers     Provision of an additional password generating device     Provision of a password generating device in case of its loss or damage     An 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)	AMD 0 /per annum <sup>A2</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12. 12.	Maintenance fee with access to making transactions <sup>11</sup> Resident individual customers     Nonresident individual customers Provision of an additional password generating device Provision of a password generating device in case of its loss or damage      Dan 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):	AMD 0 /per annum <sup>A2</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12. 12. 12.	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  Pan 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	AMD 0 /per annum/ <sup>32</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12. 12. 12.	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  Pan operations  Fee for loan bids review  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	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/  AMD 7000  AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12. 12. 12.	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  Pan 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	AMD 0 /per annum/ <sup>32</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12. 12. 12.	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  Pan 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	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/  AMD 7000  AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12. 12. 12.	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  an 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	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/  AMD 7000  AMD 7 000  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
11.2  11.3  11.4  12. Lo  12.1  12.  12.5  12.6	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  Pan 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	AMD 0 /per annum/ <sup>2</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2 11.3 11.4 12. Lo 12.1 12. 12. 12.	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  Provision of a password generating device in case of its loss or damage  Provision of a password generating device in case of its loss or damage  Provision of 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):  I lease 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):	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2  11.3  11.4  12. Lo  12.1  12.  12.5  12.6	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  Pan 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  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	AMD 0 /per annum/ <sup>22</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2  11.3  11.4  12. Lo  12.1  12.  12.5  12.6	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  Dan 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  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	AMD 0 /per annum/ <sup>22</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2  11.3  11.4  12. Lo  12.1  12.  12.5  12.6	• Resident individual customers • Nonresident individual customers  • Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  Pan 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	AMD 0 /per annum/ <sup>22</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2  11.3  11.4  12. Lo  12.1  12.  12.5  12.6	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  Provision of a password generating device in case of its loss or damage  Provision of a password generating device in case of its loss or damage  Provision of an additional password generating device in case of its loss or damage  Provision of loss 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  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	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/ AMD 7 000  AMD 7 000  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
11.2  11.3  11.4  12. Lo  12.1  12.  12.5  12.6	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  Provision of a password generating device in case of its loss or damage  Provision of a password generating device in case of its loss or damage  Provision of 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  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	AMD 0 /per annum/ <sup>22</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2  11.3  11.4  12. Lo  12.1  12.  12.5  12.6	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  an 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)	AMD 0 /per annum/AMD 5000 /per annum/AMD 7000 AMD 7 000  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
11.2  11.3  11.4  12. Lo  12.1  12.  12.4  12.5  12.6  12.7	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  an 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  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	AMD 0 /per annum/ <sup>12</sup> AMD 5000 /per annum/ AMD 7000 AMD 7 000  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
11.2  11.3  11.4  12. Lo  12.1  12.  12.5  12.6	Maintenance fee with access to making transactions 11  Resident individual customers  Nonresident individual customers  Provision of an additional password generating device  Provision of a password generating device in case of its loss or damage  an 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)	AMD 0 /per annum/A2 AMD 5000 /per annum/AMD 7000 AMD 7 000  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

12.10	Provision of a statement on repaid, archived loans, items of collateral in Armenian (VAT incl		AMD 5000
12.11	Putting a member of the family on record at the address of a pledged real estate or removing a person from registration, upon approval of the Bank (VAT incl.)		AMD 5000
12.12	State registration of the pledge right on real estate (mortgage) with RA		
12.12.1	Registration of pledge right of by terms of performance	Within 4 business days	AMD 30 400 (lump charge)
		Within 3 business days	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. Ca	rd operations <sup>13</sup>		
	"ArCA"	Social secur	
		(Pension card or al	
		Provided for the maintenance of pensions and re	
		security pro	9 1 7 1
	Card currency	, , , , , ,	AMD
	Card issue		AMD 0
	Card prompt issue (within 1 banking day)		AMD 0
•	Opening of a card account		AMD 0
•	Card account administration		AMD 0
	Annual service fee		AMD 0
			AMD 0
	Minimum balance requirement		AMD 0
	Receiving PIN-code in a PIN envelope or through sms  Card validity		
	Amount of reinforcement of account minimum balance for each		5 years
			-
	additional card		NT . 1' 11
-	Additional card issue		Not applicable
	Annual fee for additional card maintenance		-
	Card double issue for the same validity period in the event of card	(6)	AMD 500
	damage, access to card details by third parties, theft or loss thereof		rst case within one year free of charge,
		and for the subsequent case within one year	
-	Subscription to SMS service (VAT included) 18		charged) AMD 0
•	Fee for each received SMS (VAT included)		AMD 0
	Replenishment of a card account (cash credit)  Provision of a statement of a card account		AMD 0
			AMD 0
	Fee for cash withdrawal at Bank ATMs and POSs		0 %
	Fee for cash withdrawal at other ArCa member banks' ATMs and		0.5%
	POSs		
	Fee for terminating and canceling an accepted transaction		0.5%
	Fee to cash out funds available on the card account without a card		0%
		(this tariff is applicable	for transactions made after 02.11.2020)
	Fee for cashless transactions at all ArCa member Banks' sales and	( tarm to applicable t	AMD 0
	service points (trading through POSs)		711111111111111111111111111111111111111
•	Annual interest rate accrued on a favorable card account balance		5 %
-	Cashless transfer /conversion/ from Card account without using		0.5%
	the Card (within "ARMBUSINESSBANK" CJSC, other banks of		0.3%
	Armenia and Artsakh) at the Bank branch 14		
	Cashless transfer /conversion/ from Card account to account		AMD 0
	(within "ARMBUSINESSBANK" CJSC, other banks of Armenia		AMD 0
	and Artsakh) via internet/mobile banking		
	Cashless transfer /conversion/ from Card account to the Card by		1%
	card number via Internet / mobile banking (within		170
	"ARMBUSINESSBANK" CJSC, other banks of Armenia and		
	Artsakh)		
	Card to card transfer via ATM		1%
	Access to credit line		Non applicable
-	Maximum amount of daily transactions (certified online debit		AMD 500 000 15
	transactions, except transactions conducted in the Bank's operating		AMD 500 000 E
	system)		

	Maximum amount withdrawal by care		saction (transactions for cash				AMD 200 000
	Maximum number	of daily transaction					10 <sup>16</sup>
	Including maximu	<u>'</u>					5
	limit up to the five		imit /fixing daily transactions				AMD 1 000
	Card blocking	ioiu/					AMD 0
		ed deal in case of c	hargebacks (the fee refers to				AMD 0
	local cashless trans						
	Card unblocking						AMD 0
_	Card closing						AMD 0
	tional plasetic cards	T 122	NG 0. 1 1/	MGC 11	M . C 1	VICA Distinues	VISA Infinite
13.2	MasterCard, VISA	International 4	MC Standard / MC Standard (contactless) Visa Classic (contactless)	MC Gold (contactless) Visa Gold (contactless)	MasterCard student card (contactless)	VISA Platinum (contactless) / MC Platinum	MC World Elite
	Card issue		AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	Card currency		AMD or	AMD or	Драм РА	AMD or	AMD or
			USD or	USD or		USD or	USD or
			EUR or	EUR or		EUR or	EUR or
	C1-		RUB	RUB	ANAD FOOO	RUB	RUB
	Card prompt issue (within 1 banking	day)	AMD 2000	AMD 5000	AMD 5000	AMD 10 000	AMD 0
	Card account open		AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	administration	ing and	AMD 0	AMD 0	AMD 0	AMD 0	AMD
	Annual service	fee					
			AMD 5 000 11		AMD 3 000	AMD 30 000	AMD 100 000
				AMD 15 000			
	Receipt of PIN code /one-time fee charged upon card	In case of receiving the PIN code via sms	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	issuance/	In case of receiving the PIN code in a PIN envelope	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	Card validity	1 iiv ciivciope	5 years	5 years	5 years	5 years	5 years
13.2.1	,	ım balance require	ement in the main currency of the		2 ) 2422	0 ) 1221	
	AMD card ac		AMD 5 000 11	AMD 5 000 11	AMD 500	AMD 5 000	AMD 0
	USD card acc	ount	USD 10	USD 10	-	USD 10	AMD 0
	<ul> <li>EUR card acc</li> </ul>	ount	EUR 10	EUR 10	-	EUR 10	EUR 0
	<ul> <li>RUB card acc</li> </ul>	ount	RUB 700	RUB 700	-	RUB 700	RUB 0
13.2.2	Credit cards						
	Credit card minim	um balance	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	requirement		or foreign currency equivalent	or foreign currency	or foreign currency	or foreign currency equivalent	or foreign currency
			equivalent	equivalent	equivalent	equivalent	equivalent
	Access to credit line		Accessible	Accessible	Accessible subject the T&cs of "ABB- Golden Youth" loan product	Accessible	Accessible
	Maximum credit li (In case of "ABB-Primary can be opened on the car deposit regardless of the	" loan the credit line d issued under the	max. AMD 3mln or equivalent in foreign currency	max. AMD 20mln or equivalent in	max. AMD 70.000	max. AMD 50 mln or equivalent in foreign	No limitatios
	Annual nominal pe charged on credit l		8% - 19% <sup>16</sup>	foreign currency 8% - 19% <sup>16</sup>	16%	currency 8% - 19% <mark>16</mark>	8% - 19% <mark>16</mark>
	Grace period for cl		As per loan contract	As per loan contract	-	As per loan contract	As per loan contract
	Access to credit lin currency and up to balance of deposit is available 15	90% of the	Accessible As per terms and conditions of "ABB-Primary+" loan product	Accessible As per terms and conditions of "ABB-Primary+" loan product	Accessible As per terms and conditions of "ABB- Primary+" loan product	Accessible As per terms and conditions of "ABB- Primary+" loan product	Accessible As per terms and conditions of "ABB-Primary+" loan product

13.2.3	Provision of additional card <sup>17</sup>	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
			0 ,		8 7	category
	Annual service fee for additional card servicing	AMD 4 000 <sup>11</sup>	AMD 5 000	-	AMD 15 000	AMD 50 000
-	Provision of additional card Mastercard Kids card <sup>17</sup>	Accessible	Accessible	-	Accessible	Accessible
	Replenishment amount for account minimum balance for each additional card	AMD 5 000	AMD 5 000	-	-	-
13.2.4	Annual rate of interest accrued on a	favorable balance of the card ac	count			
	• AMD	3%	3%	1%	1%	1%
	• USD	0.01%	0.01%	-	0.01%	0.01%
	• EUR	0.01%	0.01%	-	0.01%	0.01%
	• RUB	0.01%	0.01%	-	0.01%	0.01%
	Card double issue for the same validity period in the event of card damage, access to card details by third parties, theft or loss	AMD 2 000	AMD 2 000	AMD 2 000	AMD 5 000	AMD 10 000
13.2.5	thereof Activation of SMS service (VAT included)	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	Fee for each incoming SMS (VAT included)  - For subscribers of mobile operators of RA and Artsakh <sup>11</sup> - For subscribers of mobile	- AMD 0	- AMD 0	- AMD 0	- AMD	- AMD
	operators of other countries	- AMD 100	A34D 100	- AMD 100	43 FD 100	434D 100
13.2.6	Replenishment of a card account	AMD 0	- AMD 100 AMD 0	AMD 0	- AMD 100 AMD 0	- AMD 100 AMD 0
	(cash credit) 23	AMD	AMDO	AMD	AMDA	AMD
13.2.7	Provision of a statement of a card	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	account Provision of an additional statement of a card account (VAT included)	AMD 500	AMD 0	AMD 500	AMD 0	AMD 0
13.2.8	Fee for provision of cash at Bank AT	Ms				
	For debit cards issued before 25.03.2018	0,3%11	0,5%	0%	1%	1%
-	For debit cards issued after 26.03.2018	0%	0%	0%	0%	0%
	For credit cards	0,3%11	0,5%	0,3%	1%	1%
}	For credit cards with grace period	1%	1%	=	1%	1%
	For cards with credit lines "ABB Expresso" and "ABB-AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/	3%	3%	-	-	-
13.2.9	Fee for provision of cash by cards at	Bank POS terminals	l			
	For debit cards <sup>24</sup>	0,3%11	0,5%	0,3%	1 %	1 %
	For credit cards	0,3%11	0,5%	0,3%	1 %	1 %
	For credit cards with grace period	,	,	,		
		1%	1%	=	1 %	1 %
13.2.10	Fee to cash out funds available on the (cash withdrawals made for the first		ried out exclusively	with plastic cards)		
	For debit cards <sup>25</sup>	1% <sup>11</sup> min. AMD 1000	1% min. AMD 1000	0.5 %	1% min. AMD 1000	1% min. AMD 1000
	For credit cards	1% <sup>11</sup> min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000
	For credit cards with grace period	1% min. AMD 1000	1% min. AMD 1000	-	1% min. AMD 1000	1% min. AMD 1000

	For cards with credit lines "ABB Expresso" and "ABB-AVIA+"					
	/terminated/, "My ABB"	3%	3%	_	_	_
	/terminated/ and "My ABB+"			_	_	_
	/terminated/					
10.0.11	Fee for cash withdrawal at other Ar	Ca member bank ATMs and POS	terminals			
13.2.11						
	For debit cards	1% <mark>11</mark>	1%	1%	2%	2%
	For credit cards	1% <sup>11</sup>	1%	1%	2%	2%
	For credit cards with grace period	2%	2%	-	2%	2%
	For cards with credit lines "ABB					
	Expresso" and "ABB-AVIA+"					
	/terminated/, "My ABB"	3%	3%	-	_	_
	/terminated/ and "My ABB+"					
	/terminated/					
13.2.12	Fee for cash withdrawal at ATMs an	d POSs of other banks <sup>18</sup>				
10.2.12	For debit cards	1%, min.	1%, min.	1%, min.	2%, min.	2%, min.
		AMD 2 000 <mark>11</mark>	AMD 2 000	AMD 2 000	AMD 2 500	AMD 2 500
	For credit cards	1%,	1%, min.	1%, min.	2%, min.	2%, min.
		min. AMD 2 000 <sup>11</sup>	AMD 2 000	AMD 2 000	AMD 2 500	AMD 2 500
	For credit cards with grace period	3%, min.	3%, min.		3%, min.	3%, min.
		AMD 2 000	AMD 2 000	_	AMD 2 000	AMD 2 000
	For cards with credit lines "ABB					
	Expresso" and "ABB-AVIA+"	3%, min.	3%, min.			
	/terminated/, "My ABB"	AMD 2 000	AMD 2 000	-	-	-
	/terminated/ and "My ABB+"					
10 0 10	/terminated/					
13.2.13	Card to card transfer via ATM	1.0/11	1.0/	1.0/	1.0/	1.0/
	For debit cards	1 %11	1 %	1 %	1 %	1 %
	For credit cards	1 % <sup>11</sup>	1 %	1 %	1 %	1 %
	For credit cards with grace period For cards with credit lines "ABB	1% Not permitted	1% Not permitted	-	1 %	1 %
	Expresso" and "ABB-AVIA+"	Not permitted	Not permitted	-	-	-
	/terminated/, "My ABB"					
	/terminated/, My ABB+"					
	/terminated/ and My ABB+					
	, cerminated,					
13.2.14	Cashless transfer /conversion/ from		ard at the Bank (wit	thin the system of "	ARMBUSINESSBANK"	CJSC, other banks
	of Armenia and Artsakh) at the Banl					
	For debit cards	1 % <sup>11</sup>	1 %	1 %	1 %	1%
	For credit cards	1 % <sup>11</sup>	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"	3 %	3 %	-	=	-
	/terminated/ and "My ABB+"					
	/terminated/					
			9.1.11.7.511	"A DA ADI ICINIDOD	ANIX" CICC (1 1 1	C A
	Arteakh)	ount to account via Internet/mob	ile banking (within	"ARMBUSINESSB	ANK" CJSC, other banks	of Armenia and
	Artsakh) For debit cards					
	Artsakh) For debit cards For credit cards	0 %	oile banking (within	0 %	ANK" CJSC, other banks	of Armenia and  0%  0%
13.2.15	For debit cards For credit cards		0 %		0 %	0%
13.2.15	For debit cards For credit cards For credit cards with grace period	0 % 0 %	0 %	0 %	0 % 0 %	0% 0%
13.2.15	For debit cards For credit cards For credit cards with grace period For cards with credit lines "ABB	0 % 0 %	0 %	0 %	0 % 0 %	0% 0%
13.2.15	For debit cards For credit cards For credit cards with grace period For cards with credit lines "ABB Expresso" and "ABB-AVIA+"	0 % 0 % 1 %	0 % 0 % 1 %	0 %	0 % 0 %	0% 0%
13.2.15	For debit cards For credit cards For credit cards with grace period For cards with credit lines "ABB Expresso" and "ABB-AVIA+" /terminated/, "My ABB"	0 % 0 %	0 %	0 %	0 % 0 %	0% 0%
13.2.15	For debit 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+"	0 % 0 % 1 %	0 % 0 % 1 %	0 %	0 % 0 %	0% 0%
	For debit cards For credit cards For credit cards with grace period For cards with credit lines "ABB Expresso" and "ABB-AVIA+" /terminated/, "My ABB"	0 % 0 % 1 %	0 % 0 % 1 %	0 %	0 % 0 %	0% 0%
	For debit 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/ Transfer/conversion/ from Card	0 % 0 % 1 %	0 % 0 % 1 %	0 %	0 % 0 %	0% 0%
	For debit 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/	0 % 0 % 1 %	0 % 0 % 1 %	0 %	0 % 0 %	0% 0%
	For debit 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/ Transfer /conversion/ from Card account to the Card by card number via Internet/mobile	0 % 0 % 1 %	0 % 0 % 1 %	0 %	0 % 0 %	0% 0%
13.2.15 3.2.15.1	For debit 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/ Transfer /conversion/ from Card account to the Card by card number via Internet/mobile banking (within	0 % 0 % 1 %	0 % 0 % 1 %	0 %	0 % 0 % 1 %	0% 0% 1%
	For debit 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/ Transfer /conversion/ from Card account to the Card by card number via Internet/mobile	0 % 0 % 1 %	0 % 0 % 1 %	0 %	0 % 0 % 1 %	0% 0% 1%
	For debit 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/ Transfer /conversion/ from Card account to the Card by card number via Internet/mobile banking (within "ARMBUSINESSBANK" CJSC,	0 % 0 % 1 %	0 % 0 % 1 %	0 %	0 % 0 % 1 %	0% 0% 1%
3.2.15.1	For debit 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/ Transfer /conversion/ from Card account to the Card by card number via Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and	0 % 0 % 1 %	0 % 0 % 1 %	0 %	0 % 0 % 1 %	0% 0% 1%
	For debit 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/ Transfer /conversion/ from Card account to the Card by card number via Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)	0 % 0 % 1 %	0 % 0 % 1 %	0 % 0 % -	0 % 0 % 1 %	0% 0% 1%
3.2.15.1	For debit 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/ Transfer /conversion/ from Card account to the Card by card number via Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) Fee for conducting cashless transactions (trading through POSs or internet)	0 % 0 % 1 %	0 % 0 % 1 %	0 % 0 % -	0 % 0 % 1 %	0% 0% 1 %
3.2.15.1	For debit 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/ Transfer /conversion/ from Card account to the Card by card number via Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) Fee for conducting cashless transactions (trading through POSs or internet) Cashless transfer in foreign	0 % 0 % 1 % 1 %  1 %  AMD 0	0 % 0 % 1 % 1 % AMD 0	0 % 0 % 1 %  AMD 0  As per cl.	0 % 0 % 1 % 1 %  AMD 0  As per cl. 4.2.4.1,	1 %  AMD 0  As per cl. 4.2.4.1,
3.2.15.1	For debit 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/ Transfer /conversion/ from Card account to the Card by card number via Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) Fee for conducting cashless transactions (trading through POSs or internet) Cashless transfer in foreign currency to foreign countries or	1 %  AMD 0  As per cl. 4.2.4.1, 4.2.4.2 of	0 % 0 % 1 % 1 % 1 % AMD 0	0 % 0 % 1 %  AMD 0  As per cl. 4.2.4.1, 4.2.4.2	0 % 0 % 1 % 1 %  AMD 0  As per cl. 4.2.4.1, 4.2.4.2 of these	0% 0% 1 % 1 %  AMD 0  As per cl. 4.2.4.1, 4.2.4.2 of these
3.2.15.1	For debit 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/ Transfer /conversion/ from Card account to the Card by card number via Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) Fee for conducting cashless transactions (trading through POSs or internet) Cashless transfer in foreign currency to foreign countries or RA banks from Card account	0 % 0 % 1 % 1 %  1 %  AMD 0	0 % 0 % 1 % 1 % AMD 0	0 % 0 % 1 %  AMD 0  As per cl.	0 % 0 % 1 % 1 %  AMD 0  As per cl. 4.2.4.1,	0% 0% 1 % 1 %  AMD 0  As per cl. 4.2.4.1,
3.2.15.1	For debit 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/ Transfer /conversion/ from Card account to the Card by card number via Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) Fee for conducting cashless transactions (trading through POSs or internet) Cashless transfer in foreign currency to foreign countries or	1 %  AMD 0  As per cl. 4.2.4.1, 4.2.4.2 of	0 % 0 % 1 % 1 % 1 % AMD 0	0 % 0 % 1 %  AMD 0  As per cl. 4.2.4.1, 4.2.4.2	0 % 0 % 1 % 1 %  AMD 0  As per cl. 4.2.4.1, 4.2.4.2 of these	0% 0% 1 % 1 %  AMD 0  As per cl. 4.2.4.1, 4.2.4.2 of these

	Maximum amount of daily transaction	Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system)							
	AMD card account	AMD 1 000 000	AMD 4 000 000	AMD 200 000	AMD 6 000 000	AMD 10 000 000			
13.2.18	USD card account	USD 2 500		-	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 tran	saction (transactions for cash wi	thdrawal by card at .	ATM)					
	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			
		-	equivalent	_	equivalent	equivalent			
	EUR card account	EUR 700 equivalent	EUR 900 equivalent	-	900 EUR equivalent	900 EUR equivalent			
	RUB card account	RUB 55 000	RUB 70 000	-	RUB 70 000	RUB 70 000			
		equivalent	equivalent		equivalent	equivalent			
	Maximum number of daily transactions	15	20	10	30	40			
	Including maximum number of daily cash transactions	10	20	5	30	40			
	Fee for cash/cashless transactions limit review (fixing of daily transactions limit up to the fivefold)	AMD 1 000	AMD 1 000	AMD 1 000	AMD 0	AMD 0			
	Inclusion of card into international STOP-list (for 14	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 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 times)	AMD 1 000	AMD 1 000	AMD 1 000	AMD 0	AMD 0			
	Card unblocking	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0			
	Fee for each unreasonably claimed deal: - In case of transactions made through ArCa ATMs and POSs	- AMD 1 000	- AMD 1 000	- AMD 1 000	- AMD 1 000	- AMD 1 000			
	In case of transactions made through other banks' ATMs and POSs	- AMD equivalent of USD 25	- AMD equivalent of USD 25	- AMD equivalent of USD 25	- AMD equivalent of USD 25	- AMD equivalent of USD 25			
	Imaging cardholder photo on the reverse side (VAT incl.)	AMD 2 000	AMD 2 000	AMD 0	AMD 0	AMD 0			
	Card closure	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0			
	Temporary urgent issue of card abroad /within 24 hours for 30 days' period/	-	-	-	AMD 80 000	AMD 80 000			
	Provision of cash abroad /within	-	-	-	5% of provided	5% of provided			
	24 hours/ in case of card loss				amount, min AMD 20 000	amount, min AMD 20 000			
13.2.1 9	Access to VIP lounges in airports								
	<ul> <li>Access to lounges for cardholders who have a valid</li> </ul>		-	-	AMD 13 000 per visit	AMD 13 000 per visit <sup>19</sup>			
	Priority Pass service card  • Access to lounges for the guests	_	_	_	AMD 15 000	AMD 15 000			
	of	_			per visit	per visit			
	Access to Lounge Key	-	-	-	For <b>Visa Platinum</b> cardholders – 2	For cardholders of Visa Infinite cards			
					visits in a year free	- 6 visits in a year			
					of charge	free of charge			
					For more visits and each visit of guests	For more visits and for each visit of			
					Lounge Key fee is applied	guests Lounge Key fee is applied			
					For <b>MC Platinum</b> cardholders and each	For <b>MC World Elite</b> cardholders and			
					visit of their guests  Lounge Key fee is	each visit of their guests Lounge Key			
13.3 M	astercard Kids card				applied	fee is applied			
13.3 M	astercard Kius Card								

	Annual service fee for card servicing	AMD 1000
		For depositors under "Armbusinessbank - Baby" deposit /the person in favour of which the deposit is made/ – AMD 0
	Card currency	Currency of parent card
	Replenishment amount for account minimum balance for each	AMD 0
	additional card	THIS O
	Card double issue for the same validity period in the event of card	AMD 1000
	damage or loss, access to card details by third parties	
	Maximum amount of daily transactions (the limit is not subject to	For cards in AMD – AMD 10 000
	review)	For cards in USD – USD 25
		For cards in EUR – EUR 20
		For cards in RUB – RUB 1400
	Maximum amount of each cash transaction (the limit is not subject	For cards in AMD – AMD 10 000
	to review)	For cards in USD – USD 25
		For cards in EUR – EUR 20
	Manipulation of the latest and the limit in the control of the limit in the limit in the control of the limit in the limit	For cards in RUB – RUB 1400
	Maximum number of daily transactions (the limit is not subject to review)	10
	Including maximum number of daily cash transactions (the limit is	5
	not subject to review)	3
	Access to credit line	Inaccessible
	Cardholder's age	6-14
	Imaging cardholder photo (VAT incl.)	AMD 1000
	Card validity	5 years
	Other card tariffs	As per tariffs for parent card
Termina	ated types of cards	, and the same services and the same services are provided as a service service and the same services are services as a service service and the same services are services as a service service and the same services are services as a service service and the same services are services as a service service and the same services are services as a service service and the same services are services as a service service and the same services are services as a service service and the same services are services as a service service and the same services are services as a service service and the same services are services as a service service service and the same services are services as a service service service and the same services are services as a service service service and the same services are services as a service service service service services are services as a service service service service services are services as a service service service service services are services as a service service service service services are services as a service service service service service service services are services as a service
13.4	· · · · · · · · · · · · · · · · · · ·	Visa Electron <sup>20</sup>
	Card issue	Not issued
	Prompt issue of the card	Not issued
	(within 1 banking day)	
	Opening and administration of card account	Not issued
	Annual service fee	AMD 3 000
		In case of maternity benefit cards - AMD 1000
	Card validity	3 years
13.4.1	$\boldsymbol{I}$	
	AMD card account	AMD 2 000
	USD card account	USD 5
40.40	EUR card account	EUR 5
13.4.2	Credit cards	AMD 0
	Credit cards minimum balance	AMD 0
	Access to credit line	Accessible
	Maximum credit line limit (In case of "ABB-Primary" loan the credit line can be opened on the card issued as a gift	max. AMD 1mln or
	under the deposit regardless of the limit)	equivalent in foreign currency
	Annual nominal percentage rate charged on credit line	8% - 19%
	Grace period for charging interests	As per loan agreement
	Access to credit line in the currency and up to 90% of the balance	Accessible
	of deposit amount, if such is available <sup>15</sup>	As per the terms of ABB-Primary+ loan product
13.4.3	Provision of additional card	N/A
	Annual service fee for additional card servicing	-
	Replenishment amount for account minimum balance for each additional card	-
10.4.4	Annual rate of interest accrued on a favorable balance of the card acc	count
13.4.4	Annual rate of interest accrued on a favorable balance of the card acc     AMD	count 3%
	AMD     USD	0.01%
	• USD • EUR	0.01%
	Card double issue for the same validity period in the event of card	
	damage and/or theft or loss of PIN code	AMD 3 000
13.4.5		AMD 0
10.1.5	Fee for each incoming SMS (VAT included)	Timb (
	- For subscribers of mobile operators of RA and Artsakh 11	- AMD 0
	- For subscribers of mobile operators of other countries	- AMD 100
13.4.6	Replenishment of a card account (cash-in)	AMD 0
13.4.7	Provision of a statement of card account	AMD 0
	Provision of an additional statement of a card account (VAT	AMD 500
	included)	AIVID 300
13.4.8	Fee for provision of cash by cards at Bank ATMs	
	For debit cards issued before 25.03.2018	0.15 %
	For debit cards issued after 26.03.2018	0 %
	For credit cards	0.15 %
	For credit cards with grace period	1%

	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	T				
	lines /suspended loan types/	3%				
13.4.9	1 7	0.15 %				
13.4.10	Fee to cash out funds available on the card account without a card (cash withdrawals made for the first time from card accounts are carried out exclusively with plastic cards)					
	(cash withdrawals made for the first time from card accounts are call 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						
	For debit cards	1%				
	For credit cards For credit cards with grace period	1%				
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	2 %				
	lines /suspended loan types/	3 %				
13.4.12						
	For debit cards	1%, min. AMD 2 000				
	For credit cards	1%, min. AMD 2 000				
	For credit cards with grace period	3%, min. AMD 2 000				
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	3%, min. AMD 2 000				
10 4 10	lines /suspended loan types/					
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%				
13.4.13	Cashless transfer /conversion/ from Card account without using the Card (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armenia					
	and Artsakh) <sup>12</sup>					
	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 %				
13.4.14		AMD 0				
13.4.15						
	banks in foreign currency without using the Card	As per clause 4.2.4.1, 4.2.4.2 of these tariffs				
13.4.16						
	AMD card account	AMD 400 000				
	USD card account	USD 1000				
	EUR card account  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				
		AND equivalent of EOR 700				
	Maximum number of daily transactions	10				
10.415	Including maximum number of daily cash transactions	5				
13.4.17	Fee for cash/cashless transactions limit review (fixing of limit for one time/daily transactions up to the fivefold)	AMD 1 000				
	Inclusion of card into international STOP-list (for 14 days in one					
	region)	AMD 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					
	<ul> <li>In case of local cashless transactions</li> <li>In case of international cashless transactions</li> </ul>	- AMD 1 000 - AMD equivalent of USD 25				
	Imaging cardholder photo on the reverse side (VAT incl.)	- AMD equivalent of USD 25 AMD 2 000				
	Card closure	AMD 0				
14.	Other services	TiviD 0				
		AMD 0				
14.1						
14.1 14.2	Facsimile abroad, 1 page (VAT included)	AMD 3 000				
14.2 14.3	Facsimile abroad, 1 page (VAT included) Bank consulting services	AMD 3 000 As per agreement				
14.2 14.3 14.4	Facsimile abroad, 1 page (VAT included) Bank consulting services Conveyance (collection) of funds (valuables)					
14.2 14.3	Facsimile abroad, 1 page (VAT included) Bank consulting services Conveyance (collection) of funds (valuables) Currency conversion	As per agreement As per agreement				
14.2 14.3 14.4	Facsimile abroad, 1 page (VAT included) Bank consulting services Conveyance (collection) of funds (valuables)	As per agreement				

14.6 Service fee at VIP-lounges 21 AMD 50 000 (per annum)

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.

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

- <sup>9</sup> 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"
- No tariff fee is charged for amounts entered as a deposit. In case of entering a banknote with a face value of 500 EURO, a 2% commission applies.
- No tariff fee is charged for amounts entered on card accounts in EUR. In case of entering a banknote with a face value of 500 EURO, a 2% commission applies.
- 10 Cash deposits and interests accrued thereon are provided ex commitment fees AMD 0. Cashless deposits for the term of 30 days and above are provided ex commitment fees; deposits made for the terms of up to 30 days and demanded back early are provided as per clause 10.2
- <sup>11</sup> 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
- <sup>12</sup> 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
- <sup>16</sup>Depending on the type of the collateral and currency of the credit line
- Maximum 3 additional cards may be provided for 1 card
- <sup>18</sup> 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.
- <sup>20</sup> 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.
- <sup>21</sup>The 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/
- <sup>22</sup> During the currency exchange, for outgoing transactions made with Visa card, 2% Bank commission applies, and for incoming transactions -2%. Exception are transactions in US dollars and euros.
- <sup>23</sup> In case of non-cash replenishment / credit using a 16-digit card number, if the currency of the transferred amount differs from the currency of the card, the credited amount is converted into the card currency at the exchange rate of the day
- <sup>24</sup> For cashout from cards in foreign currency 3% tariff applies

<sup>&</sup>lt;sup>2</sup> 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