FEE SCHEDULE

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

	Banking facility	Fees
1.	Account opening and maintenance	
1.1		
1.1.1		AMD 1 500 (lump charge fee)
1.1.2	Dealing accounts of individuals (Forex)	AMD 5 000 (lump charge)
1.1.3	Opening and servicing a bank account for sums payable to	AMD 0
	beneficiary within the framework of inclusive education	
1.2	Minimum balance on customers' accounts	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		1%
1.3.2	For accounts in foreign currency	For accounts in RUB - 1%
1 4	NG-1-4	For accounts in USD, EUR or other currency - 0.01%
1. 4	Maintenance and servicing of account which has been dormant for 1 year ²	In the amount equal to the balance on account, maximum AMD 1.500
1.5		AMD 0
1.6		AMD 0
1.7	Opening and servicing of social package account	THAID 0
1.7.1		AMD
1.7.1	Opening and servicing of account	AMD 0
1.7.2	Closing of account	AMD 0
1.7.4	ž	AMD 0
1.7.5	1	AMD 0
1.7.6		5 %
1.7.7	Maintenance and servicing of account which has been dormant for	AMD 0
1.7.7	1 year	TiviD 0
1.7.8	,	AMD 0
1.7.9		As per clause 2.1 of this Fee schedule
1.8	Opening and servicing of escrow accounts	
1.8.1		0,1% of sums credited on account, minimum AMD 20.000,
	1 1 7	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	,	999.9 purity gold
1.9.2	1 0	AMD 1,500
1.9.3	Closing of account	AMD 0
1.9.4		0 gr
1.9.5		1 gr
1.9.6	8	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
1.0.0	- other banks of RA and abroad	- 0,1%, minimum AMD 9 000, maximum AMD 50 000
1.9.9		AMD 0
1.9.10	,	As par clause 2.1 of this Fee schedule
1.9.11	State support account /family capital maintenance/	As per clause 2.1 of this Fee schedule
1.10.1		AMD
1.10.1	Account opening and servicing	AMD 0
1.10.2	Closing of account	AMD 0
1.10.3		AMD 0
1.10.4		AMD 0
1.10.5		
1.10.0	account	9 %
	account	

1.10.7	Maintenance and servicing of account which has been dormant for	AMD 0
	1 year	
1.10.8	Provision of a reference of account in Armenian (VAT incl.)	AMD 0
	Provision of statements	As per clause 2.1 of this Fee schedule
1.11 1.11.1	Banking accounts for maintenance of lump-sum payments (allowar Currency of account	ces and sums provided under other socalal security programs) AMD
1.11.2	Account opening and servicing	AMD 0
1.11.3	Closing of account	AMD 0
1.11.4	Minimum account balance	AMD 0
1.11.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.11.6	Annual interest rate applicable to the balance of account	0.01%
1.11.7	Maintenance and servicing of account which has been dormant for	AMD 0
	1 year	
-	Provision of a reference of account in Armenian (VAT included)	AMD 0
	Provision of statements	As per clause 2.1 of this Fee schedule
1.12	Defence of the Republic of Armenia"	ation of Damages Caused to the Life or Health of Military Personnel During the
1.12.1	Currency of account	AMD
1.12.2	Account opening and servicing	AMD 0
1.12.3	Closing of account	AMD 0
1.12.4	Minimum account balance	AMD 0
1.12.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.12.6	Maintenance and servicing of account which has been dormant for	AMD 0
1.10.5	1 year	
1.12.7	Provision of a reference of account in Armenian (VAT incl.)	AMD 0
1.12.8	Provision of statements	AMD 0
1.12.10	Beneficiaries are provided with Visa Classic or MC Standard cards Annual interest rate applicable to the balance of bank account and	As per clause 13.2 7.25%³
1.12.10	card account	• Effective of 02.05.22 - 9.25 %
1.13	Social accounts (Banking account for the maintenance of pensions and	
1.13.1	Currency of account	AMD
1.13.2	Account opening and servicing	AMD 0
1.13.3	Closing of account	AMD 0
1.13.4	Minimum account balance	AMD 0
1.13.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.13.6	Maintenance and servicing of account which has been dormant for $1\ \mathrm{year}$	AMD 0
1.13.7	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
1.13.10	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	
2.1.1	For statements provided mandatorily after each transaction or each	AMD 0
	month	
2.1.2	For each statement provided with other periodicity (VAT incl.):	
	• At the premises of the Bank, by e-mail, via internet/mobile	AMD 500
	banking Purpost	AMID 500 - 6 6
2.2	By post Provision of a reference	AMD 500 + fee for postal service
2.2.1	At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or	
	the account, balance of account, transactions made through or without account (VAT incl.)	
	In Armenian	AMD 1 000
	In Russian or English	AMD 2 500
2.2.2	Provision of statement/information by mail on the account,	Fee under clause 2.2.1 + fee for mail service
l	transactions made through or without account (VAT incl.)	
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
226	incl.) 1 Provision of "Income toy refund" reference on the interest reid by	In hand in hard copies at the Dault manning AMD O (1
2.2.6	Provision of "Income tax refund" reference on the interest paid by borrowers (co-borrowers) for a mortgage loan (incl. VAT)	 In hand in hard copies at the Bank premises - AMD 0 (by one reference per quarter) By email - AMD 0
		by Chian AMD 0

2.3	17.	
	through/without account (VAT incl.):	
2.3.1	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	AMD 40 000
	to 150g) (VAT incl.)	
3.	Mediation of services provided to participants of funded pension syste	
3.1	Opening of account	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 fund by the participant, exchange of pension fund shares and 	AMD 0
	other documents or information, and transfer thereof to the	
	registrar of participants	
3.4	Receiving information on pension account from the registrar	AMD 0
5.4	of participants and transfer thereof to the participant	AIND 0
4. M	Ioney transfers	
	Transfers within the system of "ARMBUSINESSBANK" CJSC	AMD 0
7.1	(inter-branch remittances) in local and foreign currency	AMD 0
4.2	Bank-to-bank transfers	
4.2.1	In local currency (within Armenia)	
a)	Through bank accounts	AMD 0
<i>а)</i> б)	Without opening a bank account	TUND
3)	AMD 25 000 and less	AMD 100
-	• AMD 25 000 and less	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		0.1%, min AMD 500,
7.2.2	within Armenia	max AMD 5 000
4.2.3		1110A 71171D 9 000
1.2.0	in Armenian drams	AMD 1 F00
		A MID 1 300
424	Remittances in foreign currency	AMD 1 500
4.2.4	,	AMD 1 500
4.2.4.	Remittances in foreign currency Other than Armenia	AMD 1 500
4.2.4. 1	Other than Armenia	AMD 1 500
4.2.4.	Other than Armenia Execution of money orders	AMD 1 500
4.2.4. 1	Other than Armenia	
4.2.4. 1	Other than Armenia Execution of money orders	0.15%, min AMD 3 000, max AMD 30 000
4.2.4. 1	Other than Armenia Execution of money orders • In US dollars, Euro and other convertible currency 4	0.15%, min AMD 3 000, max AMD 30 000
4.2.4. 1	Other than Armenia Execution of money orders • In US dollars, Euro and other convertible currency 4 "BEN" 5	
4.2.4. 1	Other than Armenia Execution of money orders • In US dollars, Euro and other convertible currency "BEN" 5 "OUR" 6	0.15%, min AMD 3 000, max AMD 30 000
4.2.4. 1	Other than Armenia Execution of money orders • In US dollars, Euro and other convertible currency 4 "BEN" 5 "OUR" 6 "G-OUR" 7 (only in USD)	0.15%, min AMD 3 000, max AMD 30 000 0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000
4.2.4. 1	Other than Armenia 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 3 000, max AMD 30 000 0.15%, min. AMD 7500, max AMD 50 000
4.2.4. 1 a)	Other than Armenia Execution of money orders • In US dollars, Euro and other convertible currency "BEN" "OUR" 6 "G-OUR" 7 (only in USD) • In Russian rubles "OUR" only	0.15%, min AMD 3 000, max AMD 30 000 0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000
4.2.4. 1	Other than Armenia 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 3 000, max AMD 30 000 0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000
4.2.4. 1 a)	Other than Armenia Execution of money orders • In US dollars, Euro and other convertible currency "BEN" "OUR" 6 "G-OUR" 7 (only in USD) • In Russian rubles "OUR" only	0.15%, min AMD 3 000, max AMD 30 000 0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000
4.2.4. 1 a)	Other than Armenia 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	0.15%, min AMD 3 000, max AMD 30 000 0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000
4.2.4. 1 a)	Other than Armenia 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	0.15%, min AMD 3 000, max AMD 30 000 0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000
4.2.4. 1 a)	Other than Armenia 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 3 000, max AMD 30 000 0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000
4.2.4. 1 a)	Other than Armenia 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	0.15%, min AMD 3 000, max AMD 30 000 0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000
4.2.4. 1 a)	Other than Armenia 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 3 000, max AMD 30 000 0.15%, min. AMD 7500, max AMD 50 000 "OUR" + AMD 10 000 0,1%, min AMD 3 000, max AMD 30 000
4.2.4. 1 a)	Other than Armenia 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 Refund of amount upon beneficiary's consent Amendments to terms	0.15%, min AMD 3 000, max AMD 30 000 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
4.2.4. 1 a)	Other than Armenia 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 Refund of amount upon beneficiary's consent Amendments to terms Refund of amount upon beneficiary's consent Amendments to terms	0.15%, min AMD 3 000, max AMD 30 000 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
4.2.4. 1 a)	Other than Armenia 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 Refund of amount upon beneficiary's consent Amendments to terms	0.15%, min AMD 3 000, max AMD 30 000 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
4.2.4. 1 a)	Other than Armenia 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 Refund of amount upon beneficiary's consent Amendments to terms Refund of amount upon beneficiary's consent Amendments to terms Retrieval In relation to non-executed transfers	0.15%, min AMD 3 000, max AMD 30 000 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
4.2.4. 1 a)	Other than Armenia 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 Refund of amount upon beneficiary's consent Amendments to terms Refund of amount upon beneficiary's consent Amendments to terms	0.15%, min AMD 3 000, max AMD 30 000 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
4.2.4. 1 a)	Other than Armenia 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 3 000, max AMD 30 000 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
4.2.4. 1 a)	Other than Armenia Execution of money orders In US dollars, Euro and other convertible currency "BEN" 5 "G-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 3 000, max AMD 30 000 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
4.2.4. 1 a) b)	Other than Armenia 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 3 000, max AMD 30 000 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
4.2.4. 1 a) b)	Other than Armenia 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	0.15%, min AMD 3 000, max AMD 30 000 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
4.2.4. 1 a) b)	Other than Armenia 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 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	0.15%, min AMD 3 000, max AMD 30 000 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
4.2.4. 1 a) b)	Other than Armenia 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	0.15%, min AMD 3 000, max AMD 30 000 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
4.2.4. 1 a) b) c) 4.2.4.2	Other than Armenia 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)	0.15%, min AMD 3 000, max AMD 30 000 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
4.2.4. 1 a) b) c) 4.2.4.2 4.3	Other than Armenia 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 3 000, max AMD 30 000 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
4.2.4. 1 a) b) c) 4.2.4.2 4.3.1 4.3.1	Other than Armenia 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) transfer to the card (to the card number) transfer to account – in AMD	0.15%, min AMD 3 000, max AMD 30 000 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
4.2.4. 1 a) b) c) 4.2.4.2 4.3.1 4.3.1 4.3.2 4.3.3	Other than Armenia 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 3 000, max AMD 30 000 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 ₍ (U.S. dollars)	Georgia, Moldova, Tajikistan, gyzstan, Turkmenistan	Other countrie	Other countries (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	Fee /payable in	equivalent AMD/		
Russia, Ukraine, Georgia, Moldova, Belarus,	0.01-200.00			2 USD/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 USD/EUR			
Luxembourg, Malta, Netherlands, Norway, Romania, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, UK	200.01-5,000.00			2 % of transferred amount			
Other countries covering the RIA system	0.01-200.00	USD /	EUR	6 USD/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 /		1.5			
Denmark	-	EU) K		1.50		
Belgium, Spain, Italy, Norway, Netherlands, Switzerland, Sweden, Germany, Poland, Lithuania	-	EU	JR	1.8			
France	-	EU	JR		2.00		
Romania S & S (transfer to Smith and Smith)	-	EU	JR	1.8% min 2			
Albania	-	EU	JR		2% min 5 USD / EU		
Bulgaria		EU	JR				
Bangladesh, Indonesia, Pakistan, the Philippines, Sri Lanka	0.01-100 100.01-200 200.01-300 300.01-400	USD /		2% min 4 USD / EUI 5 USD / EUI 7 USD / EUI 9 USD / EUI 11 USD / EUI			
	400.01-500 500.01-750				13 USD / E1 16 USD / E1		

	750.01-1000			19 USD / EUR
	1000.01-1250			22 USD / EUR
	1250.01-1500 1500.01-1750			25 USD / EUR 28 USD / EUR
	1750.01-2000			30 USD / EUR
USA	- USD		3% min 3 USD	
Nepal	-	USD/		1.5% min 5 USD
5.4 Funds Transfers via UNISTREAM				
Type of transfer	Country of remittance	Amount of transfer	Currency	Fee /payable in equivalent AMD/
	Russia	-	• USD • EUR • RUB	1 %
	Georgia	-	• USD • EUR	1 %
Unaddressed transfers			• RUB	2 %
			• AMD	
	Within Armenia	-	• USD • EUR • RUB	0.6%
Bi-currency remittances	CIS, Russia, Georgia	As per established limits (differ by countries)	Transfers are made: • in AMD, while the recipient may receive the amount in other currency - USD, EUR or RUB; • in RUB, while the recipient may receive the amount in USD; • in USD, while the recipient may receive the amount in USD;	0%
		 up to RUB 12,000 RUB 12,000.01 and over up to USD 200 	Transfers are made in RUB, while the recipient may receive the amount in EUR	• RUB 200 • 0%
	Italy	• USD 200.01 and over	made in USD, while the recipient may receive the amount in EUR	• 0%
		• up to AMD 110,000 • AMD 110,000.01 and over	Transfers are made in AMD, while the recipient may receive the amount in EUR	• AMD 1600 • 0%
Unaaddressed and addressed transfers	Any country supporting Unistream system	-	• USD • EUR • RUB	As per tariffs prescribed by the system (differ by countries)
5.5 Funds Transfers via CONVERSE TRANSFI	ER			
		Amount of	-	- /
Country	Currency	transfer	Fee	s /payable in equivalent drams/
Within Armenia	AMD RUB USD EUR	AMD 5.000.000 RUB 600.000 USD 20.000 EUR 15.000		0.7%

	RUB Russia USD			- Payment of sums transferred only from Russia							
6 Acces		· Commonon aboats ar		EUR							
6.1 Acce		for motor check-up yments for motor c		es						A	AMD 1 000
6.2	Fee for reissue of	the slip									AMD 500
7. S	afe custody	-									
7.1	Safe custody vaul	lt								VA	T included
	Acceptance	of valuables and do	ocuments on sa	fe custody (VAT						AMD 30	0 (per day)
		of gold on deposit (\							AM	D 1000 (luı	np charge)
7.0		collateral for repaid		ank							
7.2	Head office	eposit boxes (VAT in Branches	nciuaea)								
	(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
	Small	Small		AMD 1 000	AMD	AMD	AMD	AMD	AMD	AMD	AMD
	(417x255x75)	(75x255x417,75x2 95x500,80x300x4 19,85x295x490,85 x300x500,90x280 x490,95x280x500)	Up to 13,300,000		3 000	5 000	7 000	10 000	17 000	20 000	27 000
	Medium (417x255x257)	Medium (170x255x417,170 x280x490,175x28 0x500,175x295x4 90,175x300x500,2 50x300x500,260x 300x500,260x300 x419)	13,300,001 - 39,000,000	AMD 1 500	AMD 5 000	AMD 7 000	AMD 9 000	AMD 15 000	AMD 25 000	AMD 27 000	AMD 32 000
	Large (410x255x380)	Large (185x545x417,470x 200x490,175x590x4 90,175x500x600,20 0x530x500,200x500 x600,375x300x419, 380x300x500,400x3 00x500)	60,000,000	AMD 2 000	AMD 7 000	AMD 10 000	AMD 13 000	AMD 20 000	AMD 30 000	AMD 32 000	AMD 37 000
	Massive (417x650x265)	Massive (275x500x550,650 x300x419,650x30 0x500)	60,000,000 and over	AMD 3 000	AMD 8 000	AMD 12 000	AMD 18 000	AMD 25 000	AMD 32 000	AMD 35 000	AMD 40 000
7.3	Failure by Custon after agreement v	mer to hand over th	ne safe deposit	box and key	AMD 500 (for each day past due; over the period of the state of emergency declared by the Government of Armenia - AMD 0)						
7.4	Penalty for each	loss or damage of tl	ne key from the	e box							MD 40.000
	national document										
8.1	International coll Import collection	lection of payments			<u></u>						
8.1.1		ion order or amend	ments thereto		AMD 5 000						
8.1.2	Return of docum	ents submitted for anks, outstanding b	documentary c		AMD 30 000						
8.1.3			Election payment or acceptance 0.25%, min AMD 35 000 max. AMD 70 000								
	Export collection										
8.1.4	documents	n order, verification	•		0,25%, min AMD 25 000 max. AMD 100 000						
8.1.5	Amendments to terms of collection order, cancellation thereof included			AMD 15 000						MD 15 000	
8.2	International doc	umentary credits									
	Import letter of c										
8.2.1	Issue of L/C										
a) b)	with deposition of other security	of customer funds								5%, min Al	MD 45 000 agreement
8.2.2		other bank of L/C i	issued by				tariff fee	under sectio			
8.2.3		verification of docu	ments (per pac	kage)						Al	MD 35 000
8.2.4	Acceptance of do	cuments with non-	-conformities (MD 50 000
8.2.5		terms and condition cellation of L/C upo		concert							MD 25 000
8.2.6 8.2.7			п репепсіагу's	consent			O 11	5%, min AMI) 10 000 m		MD 25 000 MD 75 000
ŏ.2./	rayment of L/C a	iiiount	Payment of L/C amount				0.15%, min AMD 10 000, maximum AMD 75 000				

	E-mout letter of andit	
8.2.8	Export letter of credit Advice of L/G or amendments thereto	AMD 25 000
8.2.9	Confirmation of L/C	71110 25 000
a)		0.15%, min AMD 40 000
b)	other security	as per additional agreement
8.2.10	Acceptance, verification and delivery of documents (per package)	AMD 35 000
8.2.11	Amendments to terms and conditions of L/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	
0.0.1	Issue of a bank guarantee	
8.3.1	Guarantees issued in favor of a beneficiary out of RA	
8.3.1.1 a)	Ex another bank's participation Under security of customer's funds (deposition of funds on	0.5% of guarantee amount lump charge,
ĺ	covering account)	min AMD 30 000, max AMD 250 000
b)	Other security	2.5% of guarantee amount p.a. (with monthly payments), min AMD 40 000
8.3.1.2	Reissuance of a guarantee by another bank	tariff fee under section 8.3.1.1 + other bank fees
8.3.2	Issuance of guarantee based on the guarantee issued by another bank	
a)	Under security of other bank funds (deposition of funds on covering account)	1.0% of guarantee amount p.a. (with monthly payments), $$\min AMD \ 40 \ 000$$
b)	Other security Current maintenance of guarantees	as per additional agreement
8.3.3	Amendments to terms of guarantees (excepting increase in amount	AMD 15 000
8.3.4	and prolongation of guarantee term) 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	
		narged additionally
	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally	
	Commitment fees of intermediary banks and other actual costs are ch	
	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for F	
9.	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for F Bank guarantees within Armenia	deserve (Stanby L/C) letter of credit
9. 9.1	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for F	deserve (Stanby L/C) letter of credit One-time fee
	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for F Bank guarantees within Armenia	deserve (Stanby L/C) letter of credit
	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for F Bank guarantees within Armenia	Cleserve (Stanby L/C) letter of credit One-time fee Freezing of funds available on the bank account – 0.5%, min. AMD 10 000, max. AMD 50 000
9.1	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for F Bank guarantees within Armenia Provision (issue) of a bank guarantee	Cleserve (Stanby L/C) letter of credit One-time fee 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	Commitment fees of intermediary banks and other actual costs are of Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Fank guarantees within Armenia Provision (issue) of a bank guarantee Any type of a bank guarantee under primary security	Ceserve (Stanby L/C) letter of credit One-time fee 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	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for F Bank guarantees within Armenia Provision (issue) of a bank guarantee	Cleserve (Stanby L/C) letter of credit One-time fee 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	Commitment fees of intermediary banks and other actual costs are of Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Fank guarantees within Armenia Provision (issue) of a bank guarantee Any type of a bank guarantee under primary security	Ceserve (Stanby L/C) letter of credit One-time fee 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	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for F Bank guarantees within Armenia 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	Cleserve (Stanby L/C) letter of credit One-time fee 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	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for F Bank guarantees within Armenia 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	Cleserve (Stanby L/C) letter of credit One-time fee 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	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for F Bank guarantees within Armenia 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	Cleserve (Stanby L/C) letter of credit One-time fee 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	Commitment fees of intermediary banks and other actual costs are cl Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for F Bank guarantees within Armenia 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	Cleserve (Stanby L/C) letter of credit One-time fee 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
9.1.1 9.1.2 9.1.3	Commitment fees of intermediary banks and other actual costs are of Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Fank guarantees within Armenia 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	Ceserve (Stanby L/C) letter of credit One-time fee 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
9.1.1 9.1.2 9.1.3	Commitment fees of intermediary banks and other actual costs are of Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Fank guarantees within Armenia 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	Ceserve (Stanby L/C) letter of credit One-time fee 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	Commitment fees of intermediary banks and other actual costs are of Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Fank guarantees within Armenia 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 the validity of any type of a bank guarantee under	Ceserve (Stanby L/C) letter of credit One-time fee 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	Commitment fees of intermediary banks and other actual costs are of Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Fank guarantees within Armenia 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	Ceserve (Stanby L/C) letter of credit One-time fee 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
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3	Commitment fees of intermediary banks and other actual costs are of Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Fank guarantees within Armenia 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 the validity of any type of a bank guarantee under	Ceserve (Stanby L/C) letter of credit One-time fee 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%,
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3	Commitment fees of intermediary banks and other actual costs are of Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Fank guarantees within Armenia 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 the validity of any type of a bank guarantee under	Ceserve (Stanby L/C) letter of credit One-time fee 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 2-6% 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	Commitment fees of intermediary banks and other actual costs are of Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Fank guarantees within Armenia 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	Cleserve (Stanby L/C) letter of credit One-time feed 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
9.1.1 9.1.2 9.1.3 9.1.4 9.2 9.3 9.3.1	Commitment fees of intermediary banks and other actual costs are of Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Fank guarantees within Armenia 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	Cleserve (Stanby L/C) letter of credit One-time feed 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
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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	Commitment fees of intermediary banks and other actual costs are classification of "ARMBUSINESSBANK" CJSC are charged additionally Tariff rates for international bank guarantees are applicable also for Family Tariff rates within Armenia 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	Reserve (Stanby L/C) letter of credit One-time fee 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 0
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12. Loan operations 12.1 Fee for loan bids review 12. Fee for loan maintenance 12. Fee for the conclusion and renewal of the principal contract on the provision of financing instruments 12. Provision of a statement on credit commitments in Armenian (VAT included) 12. Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 12.6 Giving consent to (VAT included): 12.6 Giving consent to (VAT included): 12.7 elase 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	11.3		AMD 7000 AMD 7 000
12. Loan operations 12.1 Fee for loan bids review 12. Fee for loan maintenance 12. Fee for the conclusion and renewal of the principal contract on the provision of financing instruments 12. Provision of a statement on credit commitments in Armenian (VAT included) 12. Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 12.6 Giving consent to (VAT included): 12.6 Giving consent to (VAT included): 12.6 Giving consent to (VAT included): 12.6 change of the owner of the subject of pledge 12.6 change of address of the subject of pledge 12.6 change of address of the subject of pledge 12.6 divide a subject of pledge 13.7 change of address of the subject of pledge 14.8 divide a subject of pledge into separate units	114		ANID 7 000
12.1 Fee for loan bids review 12. Fee for loan maintenance 12. Fee for the conclusion and renewal of the principal contract on the provision of financing instruments 12. Provision of a statement on credit commitments in Armenian (VAT included) 12. Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included) 12.6 Giving consent to (VAT included): 12.6 Giving consent to (VAT included): 12.6 Lease of the subject of pledge 12.6 change of address of the subject of pledge 12.6 change of address of the subject of pledge 12.6 divide a subject of pledge of divide a subject of ple		Ÿ	
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package and compliance of the general terms of mortgage loans (VAT included) 12.6 Giving consent to (VAT included): • lease of the subject of pledge • change of the owner of the subject of pledge • change of address of the subject of pledge • divide a subject of pledge into separate units	10 5	,	
(VAT included) 12.6 Giving consent to (VAT included): • lease of the subject of pledge • change of the owner of the subject of pledge • change of address of the subject of pledge • divide a subject of pledge into separate units	12.5		AMD 0
12.6 Giving consent to (VAT included): • lease of the subject of pledge • change of the owner of the subject of pledge • change of address of the subject of pledge • divide a subject of pledge into separate units			AWD 0
 lease of the subject of pledge change of the owner of the subject of pledge change of address of the subject of pledge divide a subject of pledge into separate units 	12.6	,	
 change of the owner of the subject of pledge change of address of the subject of pledge divide a subject of pledge into separate units 			
divide a subject of pledge into separate units		 change of the owner of the subject of pledge 	
			AMD 5000
• state registration of another kind in relation to the subject of			
, , , , , , , , , , , , , , , , , , ,		,	
pledge 12.7 Civing concent to (VAT included):	10.7	1 0	434D 2000
12.7 Giving consent to (VAT included): • Change of state number of the collateral	12./		AMD 5000
Departure of the subject of pledge (vehicle) out of Armenia			
	I		
		and Artsakh	
included)	12.8	and ArtsakhAmendment in the technical passport	AMD 5000
- In case of replacement of the pledge with a primary pledge	12.8	and Artsakh • Amendment in the technical passport Replacement of the collateral upon approval of the Bank (VAT	AMD 5000

12.9	Provision of a copy of document on the release of property acting as		AMD 5000
12.10	collateral or consents for the property acting as collateral Provision of a statement on repaid, archived loans, items of		AMD 5000
12.11	collateral in Armenian (VAT incl Putting a member of the family on record at the address of a pledged real estate or removing a person from registration, upon		AMD 5000
	approval of the Bank (VAT incl.)		
12.12	State registration of the pledge right on real estate (mortgage) with RA	A Cadastre Committee (tariff is indicated for e	ach pledge (mortgage) (incl. VAT)
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)
10 10 0		Within T business day	AND 133 400 (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 torms of	Within F business day	71171D 10 200 (lump charge)
12.12.7	Acquisition of a unified statement on restrictions by terms of	777'-1' ' ' 1 ' ' 1	AMD 14 200 (I
	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 ¹³		
13.1	"ArCA"	Social secu	in and
13.1	ARCA		•
		(Pension card or a	llowance card)
		Provided for the maintenance of pensions and re	egular payments provided under other social
		security pr	0 1 1
	Card currency	, <u>, , , , , , , , , , , , , , , , , , </u>	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
	Minimum balance requirement		AMD 0
	Receiving PIN-code in a PIN envelope or through sms		AMD 0
	Card validity		5 years
	Amount of reinforcement of account minimum balance for each		-
	additional card		
	Additional card issue		Not applicable
	Annual fee for additional card maintenance		_
	Card double issue for the same validity period in the event of card		AMD 500
		(C .1 C	
	damage, access to card details by third parties, theft or loss thereof		irst case within one year free of charge,
		and for the subsequent case within one ye	
			charged)
	Subscription to SMS service (VAT included) 18		
	Fee for each received SMS (VAT included)		AMD 0
	,		AMD 0 AMD 0
i l	Replenishment of a card account (cash credit)		AMD 0
	Replenishment of a card account (cash credit)		AMD 0 AMD 0
	Provision of a statement of a card account		AMD 0 AMD 0 AMD 0
			AMD 0 AMD 0
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs		AMD 0 AMD 0 AMD 0 0 %
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and		AMD 0 AMD 0 AMD 0
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs		AMD 0 AMD 0 AMD 0 0 %
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and		AMD 0 AMD 0 AMD 0 0 %
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs		AMD 0 AMD 0 AMD 0 0 %
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5%
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 0% for transactions made after 02.11.2020)
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5%
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs)	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 0% for transactions made after 02.11.2020) AMD 0
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 0% for transactions made after 02.11.2020)
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs)	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 0% for transactions made after 02.11.2020) AMD 0
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance	(this tariff is applicable	AMD 0 AMD 0 AMD 0 O % O.5% O.5% O% for transactions made after 02.11.2020) AMD 0 5 %
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 0.6% for transactions made after 02.11.2020) AMD 0
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) at the Bank branch 14	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 0.6for transactions made after 02.11.2020) AMD 0 5 % 0.5%
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) at the Bank branch 14 Cashless transfer /conversion/ from Card account to account	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 0.6% for transactions made after 02.11.2020) AMD 0
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) at the Bank branch Cashless transfer /conversion/ from Card account to account (within "ARMBUSINESSBANK" CJSC, other banks of Armenia	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 0.6for transactions made after 02.11.2020) AMD 0 5 % 0.5%
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) at the Bank branch 14 Cashless transfer /conversion/ from Card account to account (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) via internet/mobile banking	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 00% for transactions made after 02.11.2020) AMD 0 5 % 0.5%
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) at the Bank branch Cashless transfer /conversion/ from Card account to account (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) via internet/mobile banking Cashless transfer /conversion/ from Card account to the Card by	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 00% for transactions made after 02.11.2020) AMD 0 5 % 0.5%
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) at the Bank branch 14 Cashless transfer /conversion/ from Card account to account (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) via internet/mobile banking	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 0.6 for transactions made after 02.11.2020) AMD 0 5 % 0.5%
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) at the Bank branch Cashless transfer /conversion/ from Card account to account (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) via internet/mobile banking Cashless transfer /conversion/ from Card account to the Card by	(this tariff is applicable	AMD 0 AMD 0 AMD 0 O % O .5% O .5% O .5% for transactions made after 02.11.2020) AMD 0 5 % O .5% AMD 0
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) at the Bank branch 14 Cashless transfer /conversion/ from Card account to account (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) via internet/mobile banking Cashless transfer /conversion/ from Card account to the Card by card number via Internet / mobile banking (within	(this tariff is applicable	AMD 0 AMD 0 AMD 0 O % O 5% O 5% O 5% for transactions made after 02.11.2020) AMD 0 5 % O .5% AMD 0
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) at the Bank branch 14 Cashless transfer /conversion/ from Card account to account (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) via internet/mobile banking Cashless transfer /conversion/ from Card account to the Card by card number via Internet / mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)	(this tariff is applicable	AMD 0 AMD 0 AMD 0 0 % 0.5% 0.5% 0.6 of transactions made after 02.11.2020) AMD 0 5 % 0.5% AMD 0
	Provision of a statement of a card account Fee for cash withdrawal at Bank ATMs and POSs Fee for cash withdrawal at other ArCa member banks' ATMs and POSs Fee for terminating and canceling an accepted transaction Fee to cash out funds available on the card account without a card Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs) Annual interest rate accrued on a favorable card account balance Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) at the Bank branch 14 Cashless transfer /conversion/ from Card account to account (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) via internet/mobile banking Cashless transfer /conversion/ from Card account to the Card by card number via Internet / mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and	(this tariff is applicable	AMD 0 AMD 0 AMD 0 O % O 5% O 5% O 5% for transactions made after 02.11.2020) AMD 0 5 % O .5% AMD 0

	Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system)						AMD 500 000 15	
	system) Maximum amount withdrawal by care		saction (transactions for cash	AMD 200 000				
	Maximum number	of daily transacti					10 ¹⁶	
	Including maximu						5	
	Fee for reviewing cash transactions limit /fixing daily transactions limit up to the fivefold/						AMD 1 000	
	Card blocking						AMD 0	
	Fee for each claime local cashless trans		chargebacks (the fee refers to				AMD 0	
	Card unblocking	saction)					AMD 0	
	Card closing						AMD 0	
Internat	ional plasctic cards							
13.2	MasterCard, VISA	International ²²	MC Standard / MC Standard (contactless) Visa Classic	MC Gold (contactless) Visa Gold	MasterCard student card (contactless)	VISA Platinum (contactless) / MC Platinum	VISA Infinite MC World Elite	
	Card issue		(contactless) AMD 0	(contactless) AMD 0	AMD 0	AMD 0	AMD 0	
	Card currency		AMD or	AMD or	Драм РА	AMD or	AMD or	
			USD or	USD or	, u.	USD or	USD or	
			EUR or	EUR or		EUR or	EUR or	
			RUB	RUB	, =	RUB	RUB	
	Card prompt issue (within 1 banking	day)	AMD 2000	AMD 5000	AMD 5000	AMD 10 000	AMD 0	
	Card account open administration	ing and	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	
	Annual service	fee	AMD 5 000 ¹¹	AMD 15 000	AMD 3 000	AMD 30 000	AMD 100 000	
	Receipt of PIN	In case of	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	
	code /one-time fee charged upon card	receiving the PIN code via sms						
	issuance/	In case of receiving the PIN code in a PIN envelope	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	
	Card validity		5 years	5 years	5 years	5 years	5 years	
13.2.1		1	ement in the main currency of t					
	AMD card ac		AMD 5 000 11	AMD 5 000 11	AMD 500	AMD 5 000	AMD 0	
	USD card acc		USD 10	USD 10		USD 10	AMD 0	
	 EUR card acc RUB card acc 		EUR 10 RUB 700	EUR 10 RUB 700	-	EUR 10 RUB 700	EUR 0 RUB 0	
13.2.2	Credit cards	ount	KUB 700	KUB 700		KOD 700	KOB 0	
10.2.2	Credit card minim	um balance	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	
	requirement		or foreign currency	or foreign	or foreign	or foreign currency	or foreign	
			equivalent	currency	currency	equivalent	currency	
				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		max. AMD 3mln or	max. AMD	max. AMD	max. AMD 50 mln	No limitatios	
	(In case of "ABB-Primary can be opened on the car deposit regardless of the	d issued under the	equivalent in foreign currency	20mln or equivalent in	70.000	or equivalent in foreign		
	Annual nominal pe		8% - 19% <mark>16</mark>	foreign currency 8% - 19% ¹⁶	16%	currency 8% - 19% ¹⁶	8% - 19% <mark>16</mark>	
	charged on credit l	line						
	Grace period for cl interests		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 ¹⁷	Accessible max 3 cards of the same category	Accessible 1 card of the same category and max 2 cards of a lower category	-	Accessible 1 card of the same category and max 2 cards of a lower category	Accessible 1 card of the same category and max 2 cards of a lower
			lower category		category	
-	Annual service fee for additional					category
	card servicing	AMD 4 000 11	AMD 5 000	-	AMD 15 000	AMD 50 000
	Provision of additional card Mastercard Kids card ¹⁷	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
	thereof					
13.2.5	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 ¹¹ - For subscribers of mobile	- AMD 0	- AMD 0	- AMD 0	- AMD	- AMD
	operators of other countries	- AMD 100	- AMD 100	- AMD 100	- AMD 100	- AMD 100
13.2.6	Replenishment of a card account (cash credit) 23	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
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				
	For debit cards ²⁴	0,3%11	0,5%	0,3%	1 %	1 %
	For credit cards	0,3%11	0,5%	0,3%	1 %	1 %
	For credit cards with grace period	1%	1%	- 2- 1-	1 %	1 %
			1%	-	1 %	1 %0
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 ²⁵	1% ¹¹ min. AMD 1000	1% min. AMD 1000	0.5 %	1% min. AMD 1000	1% min. AMD 1000
	For credit cards	1% <mark>11</mark> min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000
	For credit cards with grace period	1% min. AMD 1000	1% min. AMD 1000	-	1% min. AMD 1000	1% min. AMD 1000

	For cards with credit lines "ABB Expresso" and "ABB-AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/	3%	3%	-	-	-
13.2.11	Fee for cash withdrawal at other Arc	Ca member bank ATMs and POS	terminals			
		10/11	10/	10/	20/	20/
	For debit cards	1%11	1%	1%	2%	2%
	For credit cards	1%11	1% 2%	1%	2%	2%
	For credit cards with grace period For cards with credit lines "ABB	2%	2%	-	2%	2%
	Expresso" and "ABB-AVIA+" /terminated/, "My ABB" /terminated/ and "My ABB+" /terminated/	3%	3%	-	-	-
13.2.12	Fee for cash withdrawal at ATMs an	d POSs of other banks ¹⁸				
10.2.12	For debit cards	1%, min.	1%, min.	1%, min.	2%, min.	2%, min.
	Tor debit cards	AMD 2 000 ¹¹	AMD 2 000	AMD 2 000	AMD 2 500	AMD 2 500
	For credit cards	1%.	1%, min.	1%, min.	2%, min.	2%, min.
	Tor create cards	min. AMD 2 000 ¹¹	AMD 2 000	AMD 2 000	AMD 2 500	AMD 2 500
	For credit cards with grace period	3%, min.	3%, min.	111112 2 000	3%, min.	3%, min.
	Tor create cards with grace period	AMD 2 000	AMD 2 000	-	AMD 2 000	AMD 2 000
	For cards with credit lines "ABB	111111111111111111111111111111111111111	111,122 2000		111111111111111111111111111111111111111	111112 2 000
	Expresso" and "ABB-AVIA+"					
	/terminated/, "My ABB"	3%, min.	3%, min.	-	_	_
	/terminated/ and "My ABB+"	AMD 2 000	AMD 2 000			
	/terminated/					
13.2.13	Card to card transfer via ATM					
	For debit cards	1 %11	1 %	1 %	1 %	1 %
	For credit cards	1 %11	1 %	1 %	1 %	1 %
	For credit cards with grace period	1%	1%	-	1 %	1 %
	For cards with credit lines "ABB	Not permitted	Not permitted	_	1 70	1 70
	Expresso" and "ABB-AVIA+" /terminated/, "My ABB"		F		-	-
13.2.14	/terminated/ and "My ABB+" /terminated/ Cashless transfer /conversion/ from 0	Card account without using the C	Card at the Bank (wi	thin the system of "	'ARMBUSINESSBANK"	CISC, other banks
13.2.14	of Armenia and Artsakh) at the Banl		sara at the Bank (wi	ciiii tiic system oi	THE THE CONTROL OF TH	djod, otner bunks
	For debit cards	1 % 11	1 %	1 %	1 %	1%
	For credit cards	1 % 11	1 %	1 %	1 %	1%
	For credit cards with grace period	1 %	1 %	- / -	1 %	1%
	For cards with credit lines "ABB	1 /0	1 70		1 / 0	1,0
	Expresso" and "ABB-AVIA+" /terminated/, "My ABB"	3 %	3 %	-	-	-
	/terminated/ and "My ABB+" /terminated/					
	Transfer /conversion/ from Card acc	ount to account via Internet/mol	oile banking (within	"ARMBUSINESSB	ANK" CJSC, other banks	of Armenia and
	Artsakh)		Ø (,,	
	For debit cards	0 %	0 %	0 %	0 %	0%
	For credit cards	0 %	0 %	0 %	0 %	0%
13.2.15	For credit cards with grace period	1 %	1 %	=	1 %	1 %
	For cards with credit lines "ABB	- /0	0			0
	Expresso" and "ABB-AVIA+"					
	/terminated/, "My ABB"	1 %	1 %	-	_	_
	/terminated/ and "My ABB+"					
	/terminated/					
3.2.15.1	Transfer /conversion/ from Card					
	account to the Card by card					
	number via Internet/mobile					
	banking (within "ARMBUSINESSBANK" CJSC,	1 %	1 %	1 %	1 %	1 %
	other banks of Armenia and					
	Artsakh)				,	
13.2.16	Fee for conducting cashless transactions (trading through POSs or internet)	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
12 2 17	Cashless transfer in foreign		As per cl.	As per cl.	As per cl. 4.2.4.1,	As per cl. 4.2.4.1,
13.2.17	currency to foreign countries or RA banks from Card account	As per cl. 4.2.4.1, 4.2.4.2 of these tariffs	4.2.4.1, 4.2.4.2 of these tariffs	4.2.4.1, 4.2.4.2 of these tariffs	4.2.4.2 of these tariffs	4.2.4.2 of these tariffs
	without using the Card, including via Internet/mobile banking					

	Maximum amount of daily transaction	ons (certified online debit transa	ctions, except transa	ctions conducted in	the Bank's operating sy	stem)
	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 trans	saction (transactions for cash wi	thdrawal by card at a	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 equivalent	-	USD 1000 equivalent	USD 1000 equivalent
	EUR card account	EUR 700 equivalent	EUR 900 equivalent	-	900 EUR equivalent	900 EUR equivalent
	RUB card account	RUB 55 000 equivalent	RUB 70 000 equivalent	-	RUB 70 000 equivalent	RUB 70 000 equivalent
	Maximum number of daily	15	20	10	30	40
	transactions Including maximum number of	10	20	5	30	40
	daily cash transactions Fee for cash/cashless transactions					
	limit review (fixing of daily transactions limit up to the fivefold)	AMD 1 000	AMD 1 000	AMD 1 000	AMD 0	AMD 0
	Inclusion of card into international STOP-list (for 14 days in one region)	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000
	Withdrawing a card from international STOP-list	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	Card blocking Card unblocking (in case wrong	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	PIN entered three times)	AMD 1 000	AMD 1 000	AMD 1 000	AMD 0	AMD 0
	Card unblocking Fee for each unreasonably claimed	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	deal: - In case of transactions made	- AMD 1 000	- AMD 1 000	- AMD 1 000	- AMD 1 000	- AMD 1 000
	through ArCa ATMs and POSs - 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 24 hours/ in case of card loss	-	-	-	5% of provided amount, min	5% of provided amount, min
13.2.1	Access to VIP lounges in airports				AMD 20 000	AMD 20 000
9						
	 Access to lounges for cardholders who have a valid 	-	-	-	AMD 13 000 per visit	AMD 13 000 per visit ¹⁹
	Priority Pass service card • Access to lounges for the guests	-	-	-	AMD 15 000	AMD 15 000
	of Access to Lounge Key	-	-	-	per visit For Visa Platinum	per visit For cardholders of
	, ,				cardholders – 2 visits in a year free of charge	Visa Infinite cards – 6 visits in a year 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 MC Platinum cardholders and each	For MC World Elite cardholders and
					visit of their guests Lounge Key fee is applied	each visit of their guests Lounge Key fee is applied
13.3 M	astercard Kids card		•		11	

A	Annual service fee for card servicing	AMD 1000
	l de la companya de	
		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	THID U
	Card double issue for the same validity period in the event of card	AMD 1000
	lamage or loss, access to card details by third parties	
N	Maximum amount of daily transactions (the limit is not subject to	For cards in AMD – AMD 10 000
re	review)	For cards in USD – USD 25
		For cards in EUR – EUR 20
		For cards in RUB – RUB 1400
N.	Maximum amount of each cash transaction (the limit is not subject	For cards in AMD – AMD 10 000
to	o review)	For cards in USD – USD 25
		For cards in EUR – EUR 20
-		For cards in RUB – RUB 1400
	Maximum number of daily transactions (the limit is not subject to	10
	review)	
	Including maximum number of daily cash transactions (the limit is not subject to review)	5
	Access to credit line	Incorposible
	Access to credit line Cardholder's age	Inaccessible 6-14
	Lardnolder's age (maging cardholder photo (VAT incl.)	6-14 AMD 1000
	Card validity	5 years
	Other card tariffs	As per tariffs for parent card
	d types of cards	As per tarms for parent card
13.4	a types of cares	Visa Electron ²⁰
	Card issue	Not issued
P	Prompt issue of the card	Not issued
	(within 1 banking day)	
	Opening and administration of card account	Not issued
A	Annual service fee	AMD 3 000
		In case of maternity benefit cards - AMD 1000
С	Card validity	3 years
13.4.1 <i>D</i>	Debit card minimum balance requirement	
<u>•</u>	AMD card account	AMD 2 000
<u>•</u>	USD card account	USD 5
	EUR card account	EUR 5
<u> </u>	Credit cards	
С	Credit cards minimum balance	AMD 0
l —	Access to credit line	Accessible
1	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
	in case of Abb-Frinary loan the credit line can be opened on the card issued as a gift under the deposit regardless of the limit)	equivalent in foreign currency
A	Annual nominal percentage rate charged on credit line	8% - 19%
G	Grace period for charging interests	As per loan agreement
A	Access to credit line in the currency and up to 90% of the balance	Accessible
of	of deposit amount, if such is available ¹⁵	As per the terms of ABB-Primary+ loan product
	Provision of additional card	N/A
_	Annual service fee for additional card servicing	-
	Replenishment amount for account minimum balance for each	-
	additional card	
13.4.4 <i>A</i>	Annual rate of interest accrued on a favorable balance of the card acc	
	• AMD	3%
	• USD	0.01%
	EUR Could double issue for the same validity poried in the syent of saud.	0.01%
	Card double issue for the same validity period in the event of card lamage and/or theft or loss of PIN code	AMD 3 000
	Activation of SMS service (VAT included)	AMD 0
	Fee for each incoming SMS (VAT included)	AIVID 0
	- For subscribers of mobile operators of RA and Artsakh 11	- AMD 0
	- For subscribers of mobile operators of other countries	- AMD 100
	Replenishment of a card account (cash-in)	AMD 0
	Provision of a statement of card account	AMD 0
	Provision of an additional statement of a card account (VAT	
	ncluded)	AMD 500
	Fee for provision of cash by cards at Bank ATMs	
		0.15 %
Fo	For debit cards issued before 25.03.2018	
Fo Fo	For debit cards issued after 26.03.2018	0 %
Fo Fo		

	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit					
	lines /suspended loan types/	3%				
13.4.9	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)					
	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	3%, min. AMD 1000				
10 4 11	lines /suspended loan types/ Fee for cash withdrawal at other ArCa member bank POSs					
13.4.11	For debit cards	1 %				
	For credit cards	1 %				
	For credit cards with grace period	2 %				
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	3%				
10 / 10	lines /suspended loan types/	3 //				
13.4.12	Fee for cash withdrawal at ATMs and POSs of other banks	10/ : AMD 2 000				
	For debit cards For credit cards	1%, min. AMD 2 000 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	,				
	lines /suspended loan types/	3%, min. AMD 2 000				
13.4.13	Card to card transfer via internet and ATM					
	For debit cards	1%				
	For credit cards	1%				
•	For credit cards with grace period	1%				
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	1%				
13.4.13	lines /suspended loan types/	Could (write him the greatest of "A DMDI ISINESSED ANY" CICC at her hands of Assessing				
13.4.13	Cashless transfer /conversion/ from Card account without using the Card (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armer and Artsakh) 12					
	For debit cards	1 %				
	For credit cards	1%				
	For credit cards with grace period	1 %				
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit	3 %				
10 4 1 4	lines /suspended loan types/					
13.4.14	Fee for conducting cashless transactions (trade through POSs) Cashless transfer from Card account to foreign countries or RA	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		nctions, except transactions conducted in the Bank's operating system)				
	AMD card account	AMD 400 000				
	USD card account	USD 1000				
	EUR card account EUR 800					
	Maximum amount of each cash transaction (transactions for cash wi					
	AMD card account	AMD 400 000				
	USD card account	AMD equivalent of USD 800				
•	EUR card account	AMD				
		AMD equivalent of EUR 700				
•	Maximum number of daily transactions	10				
10 4 15	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	AAAD 20 000				
	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) Card unblocking	AMD 1 000 AMD 0				
	Fee for each claimed deal in case of chargebacks	AIVID 0				
	- In case of local cashless transactions	- AMD 1 000				
	- In case of international cashless transactions	- AMD equivalent of USD 25				
	Imaging cardholder photo on the reverse side (VAT incl.)	AMD 2 000				
	Card closure	AMD 0				
14.	Other services					
14.1	Providing data on CBA exchange rates	AMD 0				
14.2 14.3	· 10 \	AMD 3 000				
143	Conveyance (collection) of funds (valuables)	As per agreement As per agreement				
14.4		110 per ugreement				
	•	Bank's daily exchange rate				

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.

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

- 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 term of up to 30 days and demanded back early are provided as per clause 10.2. Cashless deposits for the term of 181 days and above made after 04.03.2022 are provided ex commitment fees AMD 0, while deposits made for the term of up to 181 days and demanded back early are provided as per clause 10.2.
- ¹¹ For the beneficiaries of bank accounts for compensation opened with "ARMBUSINESSBANK" CJSC, which are stipulated by RA law "On Compensation of Damages Caused to the Life or Health of Military Personnel during the Defense of the Republic of Armenia" AMD 0
- ¹² The tariff also applies to contracts valid until 16.09.19.
- ¹³ The tariff does not apply to cards issued under salary projects
- 14 No tariff is charged for amounts remitted from a card account for making the following transactions within the system of "Armbusinessbank" CJSC:
 - ✓ For making time deposit with "Armbusinessbank" CJSC,
 - ✓ For the repayment of liabilities at Armbusinessbank" CJSC,
 - ✓ Refund of irreducible balance in the event of card closure or transfer of funds to a new card account with "Armbusinessbank" CJSC,
 - Transfer of credit funds to a new card account in the event of loss of card with credit limit for the repayment of previous credit line.
- 18 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
- ¹⁶ Depending on the type of the collateral and currency of the credit line
- 17 Maximum 3 additional cards may be provided for 1 card
- 18 All foreign banks are other banks including "VTB-Armenia Bank" CJSC
- 19 This tariff does not apply to VISA Infinite / MCWorld Elite cards opened by standard tariffs valid by 16. 09.19.
- ²⁰ The issue of Visa Electron cards has been terminated since 02.05.2019. Cards issued before 01.05.2019 shall be valid until their expiry and shall be serviced pursuant to the tariffs specified under this clause.
- ²¹The service fee is not applicable to strategic clients of the Bank and affiliated parties, as well as clients who have term or demand deposit of AMD 20.000.000 or equivalent foreign currency with the Bank or equivalent foreign currency worth average daily balance on the bank account /on a quarterly basis/
- ²² During the currency exchange, for outgoing transactions made with Visa card, 2% Bank commission applies, and for incoming transactions -2%. Exception are transactions in US dollars and euros.
- ²³ In case of non-cash replenishment / credit using a 16-digit card number, if the currency of the transferred amount differs from the currency of the card, the credited amount is converted into the card currency at the exchange rate of the day
- $^{24}\,$ For cashing out from cards in foreign currency 1.5 % tariff applies
- 25 For cashing out from cards in foreign currency 1.5 % tariff applies

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