

FEE SCHEDULE

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

| Banking facility | | | Fees | | |
|--------------------------------|---|--------------------------|---|---------------------------|------------------------------|
| 1. | | | | | |
| 1.1 | Account opening and servicing | | | | |
| | <ul style="list-style-type: none">For banking accounts of non-resident individuals /simultaneously by one account in AMD, USD, EUR and RUB is opened/ | | AMD 50 000 (lump charge fee) | | |
| | <ul style="list-style-type: none">For each banking account of non-resident individuals | | AMD 20 000 (lump charge fee) | | |
| 1.2 | Retaining and servicing of account which has been dormant for 1 year | | Equal to the balance on account, maximum AMD 50.000 | | |
| 2. Money transfers | | | | | |
| 2.1 | Remittances in foreign currency | | | | |
| 2.1.1 | Other than Armenia | | | | |
| a) | Execution of money orders | | | | |
| | <ul style="list-style-type: none">In USD, EUR, RUB and other convertible currency | | | | |
| | | “BEN” | 0,2%, min AMD 5 000, max AMD 50 000 | | |
| | | “OUR” | 0,2%, min AMD 10 000, max AMD 75 000 | | |
| | | “G-OUR” (only in USD) | “OUR” + AMD 15 000 | | |
| | <ul style="list-style-type: none">In RUB | | 0,15%, min AMD 5 000, max AMD 50 000 | | |
| | | “OUR” only | | | |
| b) | In relation to executed transfers | | | | |
| | <div>In USD, EUR, RUB and other convertible currency<ul style="list-style-type: none">Refund of amount upon beneficiary’s consentAmendments to termsRetrieval</div> | | AMD 40 000 | | |
| 3. Postal services | | | | | |
| 3.1 | Delivery of documents regarding transactions made at the Bank (up to 100 g) depending on the country (VAT included) | | | | |
| 3.1.1 | In case of delivery to Russia (depending on the city) | | AMD 15 000 | | |
| 3.1.2 | In case of delivery to Europe (depending on the state) | | AMD 35 000 | | |
| 4. Cash operations | | | | | |
| 4.1 | Provision of cash from customer’s account | | | | |
| | <ul style="list-style-type: none">AMD | | 0,5% | | |
| | <ul style="list-style-type: none">USD | | 3 % | | |
| | <ul style="list-style-type: none">Other freely convertible foreign currency | | Bank’s daily tariff rate | | |
| 5. International plastic cards | | | | | |
| 5.1 | MasterCard, VISA International cards | MC Standard Visa Classic | MC Gold Visa Gold | VISA Platinum MC Platinum | VISA Infinite MC World Elite |
| | Card issue | AMD 0 | | | |

| | | | | | |
|-----|--|---|------------|------------|-------------|
| | Card currency | AMD, USD, EUR, RUB | | | |
| | Annual card maintenance fee (incl. the price of PIN-envelope) (service fee for 2 years is charged at a time. The card is issued within one banking day) | AMD 15 000 | AMD 35 000 | AMD 65 000 | AMD 150 000 |
| | Card validity | 2 years | | | |
| 5.2 | Annual rate of interest accrued on a favorable balance of the card account | | | | |
| | AMD, USD, EUR, RUB | 0.01% | | | |
| 5.3 | Fee for provision of cash at Bank ATMs | 3%, min AMD 3000 /in case of cards of all types/ | | | |
| | Fee for provision of cash by cards at Bank POS terminals | | | | |
| | Fee to cash out funds available on the card account without a card | | | | |
| | Fee for cash withdrawal at other ArCa member bank ATMs and POS terminals | | | | |
| | Fee for cash withdrawal at ATMs and POSs of other banks | | | | |
| | Card2Card transfer | | | | |
| | Cashless transfer /conversion/ from Card account without using the Card at the Bank (within the system of “ARMBUSINESSBANK” CJSC, other banks of Armenia and Artsakh) | | | | |
| | Transfer /conversion/ from Card account to account number/card via Internet/mobile banking (to other banks of Armenia and Artsakh) | | | | |
| | Transfer /conversion/ from Card account to account number/card via Internet/mobile banking (within “ARMBUSINESSBANK” CJSC) | 0 % | | | |
| 5.4 | Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system) | | | | |
| | AMD card account | AMD 10 000 000 | | | |
| | USD card account | USD 30 000 | | | |
| | EUR card account | EUR 30 000 | | | |
| | RUB card account | RUB 2 000 000 | | | |
| | Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM) | | | | |
| | AMD card account | AMD 500 000 | | | |
| | USD card account | Equivalent of USD 1000 | | | |
| | EUR card account | Equivalent of EUR 1000 | | | |
| | RUB card account | Equivalent of RUB 1 000 000 | | | |
| | Maximum number of daily transactions | 40 | | | |
| | Including maximum number of daily cash transactions | 40 | | | |
| | Card blocking | AMD 0 | | | |
| | Card unblocking (in case of wrong PIN entered three times) | AMD 2 000 | | | |

These tariffs refer to standard operations performed by the Customer. In all cases when a correspondent bank or an intermediary bank involved in servicing a transaction submits an application for payment of an additional commission or charges additional fee from the Bank, the Bank reserves the right to additionally charge a commission from Customer's account, in addition to the standard commission already paid.

The presented tariffs, rates and the list of services may change over a period, about which the Clients will be notified through the Bank's information service, press releases or other mass media.

Other T&Cs – subject to the terms of rendering services of ARMBUSINESSBANK CJSC (tariffs and terms established by tariffs for individual clients).