Effective of 31.03.2023
by "ARMBUSINESSBANK" CJSC
Executive Board decision dd. 30.01.2023

FEE SCHEDULE

APPLICABLE FOR SERVICES RENDERED BY "ARMBUSINESSBANK" CJSC TO NON-RESIDENT INDIVIDUALS

1.	**Opening and servicing of bank accounts**	
1.1	**Account opening and servicing**	
1.1.1	Account opening /regardless of the number of accounts/	AMD 15 000 (one-time) [1]
1.1.2	Annual account maintenance	AMD 15 000 (per account)
1.1.3	Annual account maintenance when opening accounts package [2]	AMD 50 000
2.	**Currency transfers (outside Armenia)**	
2.1	In USD, EUR and other freely convertible currency [3]	
2.1.1	**"BEN"** [4]	0.2%, min. AMD 5 000, max. AMD 50 000
2.1.2	**"OUR"** [5]	0.2%, min. AMD 15 000, max. AMD 75 000
2.1.3	**"G-OUR" (USD only)** [6]	Option "OUR" + AMD 15 000
2.2	In RUB	
2.2.1	**«OUR» only**	0.2%, min. AMD 15 000, max. AMD 75 000
3.	**Retrieval, return, change of T&Cs of a completed transfer, cancelling a non-conducted transfer**	
3.1	In AMD	AMD 3 000
3.2	In USD, EUR and other freely convertible currency	AMD 40 000
3.3	In RUB	AMD 40 000
3.4	Cancelling a non-conducted transfer	Free of charge
4.	**Postal services**	
4.1	Delivery of documents (up to 100 g) relating to transactions carried out in the Bank country specific (including VAT)	AMD 45 000
5.	**Cash operations**	
5.1	Crediting cash funds to client's account	
	AMD	0%
	USD	0%
	EUR [7]	As per Bank tariffs
	RUB	As per Bank tariffs
	Other freely convertible currency	As per Bank tariffs
5.2	Provision of funds from the client's account credited in cash	
	AMD, USD and other freely convertible currency	0%
5.3	Provision of funds from the client's account credited in non-cash form	
	AMD	0.5%, min. AMD 500
	USD	As per Bank tariffs, min. 3% and not less than AMD 500
	EUR	As per Bank tariffs, min. 3% and not less than AMD 500
	RUB	As per Bank tariffs, min. 0.5% and not less than AMD 500
6.	**Receiving SMS-messages about transactions**	
6.1	Activation of service	Subject to client's request, for all active accounts/deposits, non-optionally
6.2	Sending SMS	Sending SMS about transactions [8] made through active bank and deposit accounts (card account excluded)
6.3	Service price	AMD 1 000 per month (regardless of the number of SMSs sent)
6.4	Deactivation of the service	Free of charge
6.5	Sending SMSs about card transactions	The service cost is determined based on the card type, according to para. 7 ("International Payment Cards")

7.	**International plastic banks**				
	Mastercard, VISA International cards [9]	**MC Standard Visa Classic**	**MC Gold Visa Gold**	**VISA Platinum MC Platinum**	**VISA Infinite MC World Elite**
7.1	**Terms of maintenance**				
7.1.1	Account opening /regardless of the number of accounts/	AMD 15 000 (one-time fee) [10]			

[1] *The tariff is charged upon first account/card opening*
[2] *The package includes by one account in AMD, USD, EUR and RUB*
[3] *An additional commitment fee of the intermediary bank is charged for transfers in another freely convertible currency*
[4] *"BEN" expressly implies: "Commitment fees of intermediary banks are charged to the beneficiary from the amount of transfer"*
[5] *"OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer and beneficiary"*
[6] *"G-OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer"*
[7] *There is a 2% fee for accepting 500 Euro notes.*
[8] *For transactions in excess of AMD 500*
[9] *In case of Visa cards, when making non-cash transactions for funds withdrawal, 2% Bank commission shall apply when exchanging foreign currency, which is refundable in the event of a reverse transaction. Transactions in euros are an exception.*
[10] *The tariff is charged upon first account/card opening*

7.1.2	Card currency	AMD, USD, EUR, RUB			
7.1.3	Card issue (within one banking day)	AMD 0			
7.1.4	Annual card maintenance fee (including the cost of the PIN envelope)	AMD 25 000	AMD 50 000	AMD 75 000	AMD 150 000
7.1.5	Additional card issue	*Max 3 cards of the same category can be provided*	*1 card of the same category and max 2 cards of a lower category can be provided*	*1 card of the same category and max 2 cards of a lower category can be provided*	*1 card of the same category and max 2 cards of a lower category can be provided*
7.1.6	Annual service fee for each additional card	Visa Classic/ Mastercard Standard – AMD 8 000	Visa Gold/ Mastercard Gold - AMD 18 000 Visa Classic/ Mastercard Standard – AMD 8 000	Visa Platinum/ Mastercard Platinum - AMD 33 000 Visa Gold/ Mastercard Gold – AMD 18 000 Visa Classic/ Mastercard Standard– AMD 8 000	Visa Infinite/ MC World Elite - AMD 75 000 Visa Platinum /Mastercard Platinum - AMD 33 000 Visa Gold/ Mastercard Gold – AMD 18 000 Visa Classic/ Mastercard Standard– AMD 8 000
7.1.7	Card validity	5 years			
7.1.8	Irreducible balance of a card account	N/A			
7.1.9	Annual interest paid by the Bank on a favorable card account balance	0%			
7.1.10	Card unblocking (in case of wrong PIN entered 3 times)	AMD 2 000			
7.2	**Cash credit of funds** [11]				
7.2.1	AMD, USD	Free of charge			
7.2.2	EUR, RUB	As per Bank tariffs			
7.3	**Cash provision of funds**				
7.3.1	Cash withdrawal from ATMs of "ARMBUSINESSBANK" CJSC	2%, min. AMD 2 000			
7.3.2	Provision of cash funds via POSs at the branches of "ARMBUSINESSBANK" CJSC				
	In AMD	2%, min. AMD 2 000			
	In foreign currency	3%, min. AMD 3 000			
7.3.3	Provision of cash funds from card account without a card at the branches of "ARMBUSINESSBANK" CJSC				
	In AMD	2%, min. AMD 2 000			
	In foreign currency	3%, min. AMD 3 000			
7.3.4	Provision of cash at ATMs and cashing outlets of ArCa member banks	2%, min. AMD 2 000			
7.3.5	Provision of cash at ATMs and cashing outlets of other banks	3%, min. AMD 3 000			
7.4	**Funds transfer**				
7.4.1	Transfer from a card account to account number in the Bank branches				
7.4.2	Intra-bank and bank-to-bank transfers in AMD and foreign currency within Armenia	2%, min. AMD 2 000			
7.4.3	In foreign currency outside Armenia	As per para. 2 of these tariffs (currency transfers (outside Armenia))			
7.4.4	Transfer to a card number in the branches of the Bank (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)	2%, min. AMD 2 000			
7.4.5	Transfer from a card/card number to another card (by card number) via internet/mobile banking/ATM	2%, min. AMD 2 000			
7.4.6	Transfer from a card number to account number via internet/mobile banking				
	within the system of "ARMBUSINESSBANK" CJSC	0%			
	In AMD or in foreign currency to other banks of Armenia and Artsakh	2%, min. AMD 2 000			
	In foreign currency outside Armenia	As per para. 2 of these tariffs (currency transfers (outside Armenia))			
7.5	**Transactions limit**				
7.5.1	Maximum amount of daily cash transactions				

[11] *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 Bank on the day of offset*
There is a 2% fee for accepting 500 Euro notes.

	AMD card account	AMD 1 000 000 000	AMD 2 500 000 000	AMD 4 000 000 000	AMD 5 000 000 000
	USD card account	USD 2 500	USD 6 000	USD 10 000	USD 15 000
	EUR card account	EUR 2 500	EUR 6 000	EUR 10 000	EUR 15 000
	RUB card account	RUB 180 000	RUB 450 000	RUB 750 000	RUB 1 000 000
7.5.2	Maximum amount of each cash withdrawal by card through ATM				
	AMD card account	AMD 400 000	AMD 500 000	AMD 500 000	AMD 500 000
	USD card account	USD 1 000 equivalent	USD 1 300 equivalent	USD 1 300 equivalent	USD 1 300 equivalent
	EUR card account	EUR 1 000 equivalent	EUR 1 300 equivalent	EUR 1 300 equivalent	EUR 1 300 equivalent
	RUB card account	RUB 75 000 equivalent	RUB 90 000 equivalent	RUB 90 000 equivalent	RUB 90 000 equivalent
7.5.3	Maximum number of daily cash transactions	10	15	20	30
7.6	**Activation of SMS service (VAT incl.)**				
7.6.1.	Sending SMS about transactions made on bank/card accounts	AMD 100 for each incoming SMS			

- **These tariffs shall apply also to the contracts valid until 31.03.2023., except for:**
  - **tariffs for previously activated SMS (short message) notifications on transactions with accounts/cards,**
  - **annual service fee for active cards.**

- **Tariffs for the Bank services are charged exclusively in Armenian drams.**

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

- **The presented tariffs, rates and the list of services may be amended over time, about which Customers will be notified through the Bank's information service, press releases or other mass media.**

- **Subject to the Bank principles for classifying Corporate customers, the Bank may offer other fees and charges to Customers. The related fees and charges for separate Customers shall be stipulated under agreement.**

- **Other T&Cs – subject to fee schedule applicable by "ARMBUSINESSBANK" CJSC for the services rendered by the Bank to individual customers.**