

**Term deposit for legal entities and individual entrepreneurs  
"AMIO-CORPORATE"**

**General terms for deposit attraction**

| Currency               | Armenian dram (AMD)  |           |               |        |               |
|------------------------|--|-----------|---------------|--------|---------------|
| Deposit term (by days) | Annual maximum interest rate (%) by frequency of interest payments |           |               |        |               |
|                        | Monthly  | Quarterly | Semi-annually | Yearly | Upon maturity |
| 31-90 days             | 6  | -         | -             | -      | 6.25          |
| 91-180 days            | 7  | 6.85      | -             | -      | 7.25          |
| 181-365 days           | 8.5  | 8.6       | 8.7           | -      | 9             |
| 366-550 days           | 9.3  | 9.35      | 9.4           | 9.45   | 9.5           |
| 551-730 days           | 9.55   | 9.6       | 9.65          | 9.7    | 9.75          |
| 731-1095 days          | 9.8  | 9.85      | 9.9           | 9.95   | 10            |

| Currency               | US dollar (USD)  |           |             |        |               |
|------------------------|--|-----------|-------------|--------|---------------|
| Deposit term (by days) | Annual maximum interest rate (%) by frequency of interest payments |           |             |        |               |
|                        | Monthly  | Quarterly | Semi-annual | Yearly | Upon maturity |
| 31-90 days             | 0.5  | -         | -           | -      | 0.55          |
| 91-180 days            | 0.75   | 0.8       | -           | -      | 0.85          |
| 181-365 days           | 3.2  | 3.25      | 3.3         | -      | 3.35          |
| 366-550 days           | 3.8  | 3.85      | 3.9         | 3.95   | 4             |
| 551-730 days           | 3.9  | 3.95      | 4           | 4.05   | 4.1           |
| 731-1095 days          | 4  | 4.05      | 4.1         | 4.15   | 4.2           |

| Currency               | Euro (EUR)   |           |               |        |               |
|------------------------|--|-----------|---------------|--------|---------------|
| Deposit term (by days) | Annual maximum interest rate (%) by frequency of interest payments |           |               |        |               |
|                        | Monthly  | Quarterly | Semi-annually | Yearly | Upon maturity |
| 31-90 days             | -  | -         | -             | -      | -             |
| 91-180 days            | -  | -         | -             | -      | -             |
| 181-365 days           | 1.1  | 1.15      | 1.2           | -      | 1.25          |
| 366-550 days           | 2  | 2         | 2             | 2      | 2             |
| 551-730 days           | 2.05   | 2.05      | 2.05          | 2.05   | 2.05          |

| Currency               | Russian ruble (RUB)  |           |               |        |               |
|------------------------|--|-----------|---------------|--------|---------------|
| Deposit term (by days) | Annual maximum interest rate (%) by frequency of interest payments |           |               |        |               |
|                        | Monthly  | Quarterly | Semi-annually | Yearly | Upon maturity |
| 31-90 days             | 1.65   | -         | -             | -      | 1.7           |
| 91-180 days            | 2.65   | 2.7       | -             | -      | 2.75          |
| 181-365 days           | 3.6  | 3.65      | 3.7           | -      | 3.75          |
| 366-550 days           | 4.5  | 4.55      | 4.6           | 4.65   | 4.7           |
| 551-730 days           | 4.8  | 4.85      | 4.9           | 4.95   | 5             |

- **Minimum amount requirement** – AMD 1.000.000, USD 2000, EUR 1500, RUB 120.000.
- **Maximum amount requirement** – AMD 500.000.000, USD 1.000.000, EUR 1.000.000, RUB 60.000.000. Individual terms shall be defined for deposits in excess of these amounts.
- **Replenishment of the deposit** - not permissible
- Calculation of interest - The Bank calculates interests for the total sum of the deposit available on account on a daily basis, for the whole period of the deposit agreement validity. In addition, interests for each day are accrued based on the assumption that the year has 365 days.
- One Business card is issued to Depositors gratis. Upon a wish, Depositors may get access to credit funds.
- Depositors also get access to free use of small individual safe deposit boxes until the end of deposit validity, but not more than 90 days.
- **In case of early withdrawal of the deposit or part thereof by the Depositor, the Bank shall pay out interests payable against account balance subject to the amount and procedure of annual interest established under the Bank tariffs, unless otherwise specified for this type of deposit under agreement. If interests under bank deposit agreement have been paid to the depositor, the Bank shall make a recalculation for early refund of the deposit upon receipt of the Depositor's request and extra paid interests shall be deducted from deposit amount, following which the Bank shall return the amount remaining after the recalculation.**