

## FEE SCHEDULE

### APPLICABLE FOR PRODUCTS AND SERVICES RENDERED BY "ARMBUSINESSBANK" CJSC (FOR LEGAL ENTITIES AND SOLE ENTREPRENEURS)

| Banking facility |  | Fees   |
|------------------|--|--|
| <b>1.</b>        | <b>Account maintenance</b>   |  |
| 1.1              | Account opening and servicing <sup>1</sup>   | AMD 0  |
| 1.2              | Minimum balance on customers account <sup>1</sup>  |  |
|                  | • For legal entities <sup>2</sup>  | AMD 1 500 (or foreign currency equivalent)                       |
|                  | • For all accounts of sole entrepreneurs   | AMD 5 000 (or foreign currency equivalent)                       |
| 1.3              | Provision of a statement of account, other payment document or document on transactions made without the account after each transaction  | AMD 0  |
| 1.4              | Provision of a statement of account or copy of other document (reference) via e-mail, facsimile or other means of communication (VAT included)   |  |
|                  | • within Armenia   | AMD 500  |
|                  | • other than Armenia   | AMD 500+ communication fee                                       |
| 1.5              | Provision of a copy statement of account (including credit account) or copy of other payment document or document on transactions made without the account as per remoteness of a transaction (VAT included) |  |
|                  | • For up to a year's remoteness  | AMD 2 000  |
|                  | • For 1 to 3 years' period of remoteness   | AMD 5 000  |
|                  | • For 3 to 5 years' period of remoteness   | AMD 10 000   |
| 1.6              | Provision of a reference on the account, balance of account, transactions made on or without account at the premises of the Bank, by e-mail, internet/mobile banking (VAT incl.)                             |  |
|                  | • in Armenian  | AMD 1 000  |
|                  | • in Russian or English  | AMD 2 500  |
| 1.7              | Provision of statement/information by mail on the account, transactions made on or without account (VAT incl.)   | Fee under clause 1.6 + fee for mail service                      |
| 1.8              | Provision of a bank account reference and copy of a SWIFT message (VAT included)   | AMD 1 000  |
| 1.9              | Maintenance and servicing of account which has been dormant for 1 year <sup>3</sup>  |  |
|                  | • Sole entrepreneurs   | In the amount of the balance of account max. AMD 1 500           |
|                  | • Legal entities   | In the amount of the balance of account - max. AMD 5 000         |
| 1.10             | Preparing and providing replies (references) to audit inquiry (VAT included) <sup>1</sup>  | AMD 10 000   |
| 1.11             | 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)   |  |
|                  | • For accounts in Armenian drams /except for accounts opened for the maintenance of POS terminals/   | 1%   |
|                  | • For accounts in Armenian drams /opened for the maintenance of POS terminals/   | 0%   |
|                  | • For accounts in foreign currency /including accounts opened for the maintenance of POS terminals/  | 0%   |
|                  | • For special payment accounts opened for payment and settlement organizations   | 0%   |
| 1.12             | Transactions through escrow accounts   |  |
|                  | • real estate business   | 0.1% of the credit on account, min. AMD 20 000, max. AMD 100 000 |
|                  | • business in movable property   | 0.3% of the credit on account, min. 15 000, max. AMD 50 000      |
| 1.13             | Account closing  | AMD 0  |
| 1.14             | Provision of cash cheque-books (VAT included)  | AMD 2 500  |

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

<sup>2</sup> If the director and / or the holder of 10% or more percent of shares of the legal entity is a non-resident, the tariff is established AMD 200,000 (or foreign currency equivalent), and in case of installing a POS-terminal (commercial acquiring) – AMD 550,000 драм РА (or foreign currency equivalent).

<sup>3</sup> This tariff is applicable if all the accounts of the Customer with the Bank have been dormant for a year, and if there is positive balance on the Account/one of the Accounts. If there are more than one accounts in the name of the Customer, the tariff is charged separately for each account, and if there is no balance on any of the accounts, the tariff for maintaining the account shall be charged from other accounts of the Customer with the Bank. This clause does not apply to special accounts provided for under Chapter 50.1 of the Civil Code of RA

|             |  |  |
|-------------|--|--|
| 1.15        | SMS messages about the movement on accounts  |  |
| 1.15.1      | Subscription to service upon request of the client (VAT included)  | AMD 0  |
| 1.15.2      | Annual service fee (VAT included)  |  |
|             | • For residents  | AMD 2 500  |
|             | • For non-residents  | AMD 5 000  |
| 1.16        | Transactions through builder's account   |  |
|             | Account opening  | AMD 100.000  |
|             | Minimum account balance  | AMD 0  |
|             | Account maintenance  | AMD 0  |
|             | Account closing  | AMD 0  |
|             | Annual interest rate applied to the daily account balance, and terms of payment                                | As per agreement   |
| <b>1.22</b> | <b>Unallocated metal accounts</b>  |  |
| 1.22.1      | Currency of account  | 999.9 purity gold  |
| 1.22.2      | Account opening and maintenance  | AMD 1 500  |
| 1.22.3      | Closing of account   | AMD 0  |
| 1.22.4      | Account minimum balance requirement  | 0 gr   |
| 1.22.5      | Minimum transaction rate through the account   | 1 gr   |
| 1.22.6      | Cash credit and debit of gold  | N/A  |
| 1.22.7      | Non-cash gold purchase/sale from the Bank  | Exchange rate of the Bank fixed for the day                  |
| 1.22.8      | Transfers from account   |  |
|             | - intra-bank   | - AMD 0  |
|             | - other banks of RA and abroad   | - - 0,1%, minimum AMD 9 000, maximum AMD 50 000              |
| 1.22.9      | Cashless credit on account   | AMD 0  |
| 1.22.10     | Interest rate accrued on account by the Bank   | 0%   |
| 1.22.11     | Provision of statements and references   | As per clause 1.3, 1.4, 1.5, 1.6, 1.7 and 1.8 of this Tariff |
| <b>2.</b>   | <b>Money transfers</b>   |  |
| 2.1         | Transfers within the system of "ARMBUSINESSBANK" CJSC (inter-branch remittances) in local and foreign currency | AMD 0  |
| 2.2         | Bank-to-bank transfers   |  |
| 2.2.1       | In Armenian drams (within Armenia)   |  |
| a)          | Through bank accounts  | AMD 0  |
| b)          | Without account opening  |  |
|             | • AMD 25 000 and less  | AMD 100  |
|             | • AMD 25 001 - 100 000   | 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  |
| 2.2.2       | Express transfers (within the same banking day) in local currency within Armenia                               | 0.1%, min AMD 500, max AMD 5 000                             |
| 2.2.3       | Amendments to, including cancellation of, transfer order   |  |
|             | • in Armenian drams  | AMD 1 500  |
| 2.2.4       | <b>Remittances in foreign currency</b>   |  |
| 2.2.4.1     | Other than Armenia   |  |
| a)          | <b>Execution of money orders</b>   |  |
|             | • In US dollars, Euro and other convertible currency <sup>4</sup>  |  |
|             | " BEN " <sup>5</sup>   | 0.15%, min AMD 3 000, max AMD 30 000                         |
|             | " OUR " <sup>6</sup>   | 0.15%, min. AMD 7 500, max AMD 50 000                        |
|             | " G-OUR " <sup>7</sup> (only in USD)   | " OUR " + AMD 10 000   |
|             | • In Russian rubles  |  |
|             | " OUR " only   | 0.1%, min AMD 3 000, max AMD 30 000                          |
| b)          | <b>In relation to executed transfers</b>   |  |
|             | In US dollars, Euro and other convertible currency   |  |
|             | • Refund of amount upon beneficiary's consent  |  |
|             | • Amendments to terms  | AMD 25 000   |
|             | • Retrieval  |  |
|             | In Russian rubles  |  |
|             | • Refund of amount upon beneficiary's consent  |  |
|             | • Amendments to terms  | AMD 5 000  |
|             | • Retrieval  |  |
| c)          | <b>In relation to non-executed transfers</b>   |  |
|             | • Cancellation of a transaction  | AMD 0  |
| 2.2.4.2     | <b>Within Armenia</b>  |  |
|             | • In USD and EUR through Central bank of Armenia   | 0.1%, min AMD 5 000, max AMD 20 000                          |
| <b>3.</b>   | <b>Acceptance of payments for motor check-up services</b>  |  |

<sup>4</sup> For transfers in other convertible currency the fees of intermediary bank are charged additionally

<sup>5</sup> "BEN" expressly implies: "Commitment fees of intermediary banks are charged from the beneficiary from the amount of transfer"

<sup>6</sup> "OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer and beneficiary"

<sup>7</sup> "G-OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer"

|   |   |   |                                 |              |                     |                      |                       |                       |                        |                         |   |
|---|---|---|---------------------------------|--------------|---------------------|----------------------|-----------------------|-----------------------|------------------------|-------------------------|---|
| 3.1   | Acceptance of payments for motor check-up services  |   |                                 |              |                     |                      |                       |                       |                        |                         | AMD 1 000   |
| <b>4. Safe custody</b>                          |   |   |                                 |              |                     |                      |                       |                       |                        |                         |   |
| 4.1   | Safe custody vault  |   |                                 |              |                     |                      |                       |                       |                        |                         |   |
|   | <ul style="list-style-type: none"> <li>Acceptance of valuables and documents on safe custody (VAT included)</li> <li>Reception of gold on deposit (VAT included) – the tariff refers to the gold collateral for repaid loans of the Bank</li> </ul> |   |                                 |              |                     |                      |                       |                       |                        |                         | AMD 300 (per day)<br>AMD 1000 (lump charge)   |
| 4.2   | <b>Individual safe deposit boxes (VAT included)</b>   |   |                                 |              |                     |                      |                       |                       |                        |                         |   |
|   | <b>Head office<br/>(size of the<br/>deposit-box)</b>  | <b>Branches<br/>(size of the<br/>deposit-<br/>box)</b>  | <b>Box<br/>volume<br/>/mm3/</b> | <b>1 day</b> | <b>2-7<br/>days</b> | <b>8-15<br/>days</b> | <b>16-30<br/>days</b> | <b>31-90<br/>days</b> | <b>91-180<br/>days</b> | <b>181-270<br/>days</b> | <b>271-365<br/>days</b>   |
|   | <b>Small<br/>(417x255x75)</b>   | <b>Small<br/>(75x255x4<br/>17,75x295x<br/>500,80x300<br/>x419,85x29<br/>5x490,85x3<br/>00x500,90x<br/>280x490,95<br/>x280x500)</b>  | Up to<br>13,300,000             | AMD<br>1 000 | AMD<br>3 000        | AMD<br>5 000         | AMD<br>7 000          | AMD<br>10 000         | AMD<br>17 000          | AMD<br>20 000           | AMD<br>27 000   |
|   | <b>Medium<br/>(417x255x257)</b>   | <b>Medium<br/>(170x255x<br/>417,170x28<br/>0x490,175x<br/>280x500,17<br/>5x295x490,<br/>175x300x5<br/>00,250x300<br/>x500,260x3<br/>00x500,260<br/>x300x419)</b>            | 13,300,001<br>-<br>39,000,000   | AMD<br>1 500 | AMD<br>5 000        | AMD<br>7 000         | AMD<br>9 000          | AMD<br>15 000         | AMD<br>25 000          | AMD<br>27 000           | AMD<br>32 000   |
|   | <b>Large<br/>(417x255x380)</b>  | <b>Large<br/>(185x545x41<br/>7,470x200x4<br/>90,175x590x<br/>490,175x500<br/>x600,200x53<br/>0x500,200x5<br/>00x600,375x<br/>300x419,380<br/>x300x500,40<br/>0x300x500)</b> | 39,000,001<br>-<br>60,000,000   | AMD<br>2 000 | AMD<br>7 000        | AMD<br>10 000        | AMD<br>13 000         | AMD<br>20 000         | AMD<br>30 000          | AMD<br>32 000           | AMD<br>37 000   |
|   | <b>Massive<br/>(417x650x265)</b>  | <b>Massive<br/>(275x500x5<br/>50,650x300<br/>x419,650x3<br/>00x500)</b>   | 60,000,000<br>and over          | AMD<br>3 000 | AMD<br>8 000        | AMD<br>12 000        | AMD<br>18 000         | AMD<br>25 000         | AMD<br>32 000          | AMD<br>35 000           | AMD<br>40 000   |
| 4.3   | Failure by Customer to hand over the safe deposit box and key after agreement validity  |   |                                 |              |                     |                      |                       |                       |                        |                         | AMD 500<br>(for each day past due)<br>During the state of emergency declared by the Republic of Armenia<br>Government - AMD 0 |
| 4.4   | Fee for the provision of a new key in case of loss or damage of the key from the deposit box (VAT incl.)  |   |                                 |              |                     |                      |                       |                       |                        |                         | AMD 20 000  |
| <b>5. International documentary operations</b>  |   |   |                                 |              |                     |                      |                       |                       |                        |                         |   |
| <b>5.1 International collection of payments</b> |   |   |                                 |              |                     |                      |                       |                       |                        |                         |   |
| <b>Import collection</b>                        |   |   |                                 |              |                     |                      |                       |                       |                        |                         |   |
| 5.1.1   | Notice of collection order or amendments thereto  |   |                                 |              |                     |                      |                       |                       |                        |                         | AMD 5 000   |
| 5.1.2   | Return of documents submitted for documentary collection to correspondent banks, outstanding by the customer  |   |                                 |              |                     |                      |                       |                       |                        |                         | AMD 30 000  |
| 5.1.3   | Delivery of documents against collection payment or acceptance thereof  |   |                                 |              |                     |                      |                       |                       |                        |                         | 0.25%, min AMD 35 000<br>max. AMD 70 000  |
| <b>Export collection</b>                        |   |   |                                 |              |                     |                      |                       |                       |                        |                         |   |
| 5.1.4   | Issue of collection order, verification and delivery of collection documents  |   |                                 |              |                     |                      |                       |                       |                        |                         | 0,25%, min AMD 25 000<br>max. AMD 100 000   |
| 5.1.5   | Amendments to terms of collection order, cancellation thereof included  |   |                                 |              |                     |                      |                       |                       |                        |                         | AMD 15 000  |
| <b>5.2 International documentary credits</b>    |   |   |                                 |              |                     |                      |                       |                       |                        |                         |   |
| <b>Import letter of credit</b>                  |   |   |                                 |              |                     |                      |                       |                       |                        |                         |   |
| 5.2.1   | Issue of L/C  |   |                                 |              |                     |                      |                       |                       |                        |                         |   |
| a)  | with deposition of customer funds   |   |                                 |              |                     |                      |                       |                       |                        |                         | 0.15%, min AMD 45 000   |
| b)  | other security  |   |                                 |              |                     |                      |                       |                       |                        |                         | as per additional agreement   |
| 5.2.2   | Confirmation by another bank of L/C issued by "ARMBUSINESSBANK" CJSC  |   |                                 |              |                     |                      |                       |                       |                        |                         | tariff fee under section 5.2.1 for issue + confirming bank's tariff   |
| 5.2.3   | Acceptance and verification of documents (per package)  |   |                                 |              |                     |                      |                       |                       |                        |                         | AMD 35 000  |
| 5.2.4   | Acceptance of documents with non-conformities (per package)   |   |                                 |              |                     |                      |                       |                       |                        |                         | AMD 50 000  |
| 5.2.5   | Amendments to terms and conditions of L/C   |   |                                 |              |                     |                      |                       |                       |                        |                         | AMD 25 000  |
| 5.2.6   | Revocation/ cancellation of L/C upon beneficiary's consent  |   |                                 |              |                     |                      |                       |                       |                        |                         | AMD 25 000  |

|   |   |   |
|---|---|---|
| 5.2.7   | Payment of L/C amount   | 0.15%, min AMD 10 000, maximum AMD 75 000   |
| <b>Export letter of credit</b>  |   |   |
| 5.2.8   | Advice of L/C or amendments thereto   | AMD 25 000  |
| 5.2.9   | Confirmation of L/C   |   |
| a)  | with deposition of other bank funds   | 0.15%, min AMD 40 000   |
| b)  | other security  | as per additional agreement   |
| 5.2.10  | Acceptance, verification and delivery of documents (per package)                                    | AMD 35 000  |
| 5.2.11  | Amendments to terms and conditions of L/C   | AMD 25 000  |
| 5.2.12  | Revocation/ cancellation of L/C   | AMD 25 000  |
| 5.2.13  | Transfer of L/C   | 0.2%, min AMD 45 000  |
| <b>5.3 International bank guarantees</b>  |   |   |
| <b>Issue of a bank guarantee</b>  |   |   |
| <b>5.3.1 Guarantees issued in favor of a beneficiary out of RA</b>  |   |   |
| <b>5.3.1.1 Ex another bank's participation</b>  |   |   |
| a)  | Under security of customer's funds (deposition of funds on covering account)                        | lump sum payment of 0.5% of guarantee amount, 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   |
| 5.3.1.2   | <b>Upon reissuance of a guarantee by another bank</b>   | tariff fee under clause 5.3.1.1 + other bank fees   |
| <b>5.3.2 Issuance of guarantee based on the guarantee issued by other bank</b>                                |   |   |
| 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  | as per additional agreement   |
| <b>Current maintenance of guarantees</b>  |   |   |
| 5.3.3   | Amendments to terms of guarantees (excepting increase in amount and prolongation of guarantee term) | AMD 15 000  |
| 5.3.4   | Advice of guarantee or amendments thereto   | AMD 15 000  |
| 5.3.5   | Settlement of payment demand  | 0.3 % of amount due, min AMD 45 000, max AMD 100 000  |
| 5.3.6   | Verification of customer's demand for payment   | AMD 20 000  |
| 5.3.7   | Servicing of a bank guarantee   |   |
| a)  | Under primary security  | AMD 0   |
| b)  | Other security  | AMD 5 000   |
| <b>Additional T&amp;Cs of international documentary operations</b>  |   |   |
| Commitment fees of intermediary banks and other actual costs are charged additionally                         |   |   |
| Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally   |   |   |
| Tariff rates for international bank guarantees are applicable also for Reserve (Standby L/C) letter of credit |   |   |
| <b>6. Bank guarantees within Armenia (one-time fee)</b>   |   |   |
| 6.1   | Provision (issue) of a bank guarantee   |   |
| 6.1.1   | Any type of a bank guarantee under primary security   | Under security of funds available on the bank account -- 0.25-0.5%, min. AMD 20,000, max. AMD 1,000,000<br><br>Under security of funds available on the deposit account - 0.5-1%, min. AMD 20,000, max. AMD 1,000,000 |
| 6.1.2   | Any type of a bank guarantee under security of movable and immovable property                       | 1-2.5% of guarantee amount, min AMD 20,000  |
| 6.1.2.1   | Term of 1-15 months   | 1-2.5% of guarantee amount, min AMD 20,000  |
| 6.1.2.2   | Term of 16-48 months  | 2-5% of guarantee amount, min AMD 20,000  |
| 6.1.3   | Any type of a bank guarantee under security of cash flows, surety and other security                | 2.5-5% of guarantee amount, min AMD 20,000  |
|   | Term of 1-15 months   | 2.5-5% of guarantee amount, min AMD 20,000  |
|   | Term of 16-48 months  | 3.5-7% of guarantee amount, min AMD 20,000  |
| 6.2   | Notice of a bank guarantee  | AMD 22,000  |
| 6.3   | Extension of a bank guarantee validity, amendments to T&Cs  | For each prolonged month 0.1% of guarantee amount, min AMD 20,000   |
| 6.4   | Changing the security of a bank guarantee upon the Bank's consent (VAT included)                    | AMD 30 000<br>(for the replacement of each security means) along with changes to the guarantee fee schedule   |
|   | - In case of replacement of the pledged item with a primary security                                | AMD 0 without changes to the guarantee fee schedule   |
| <b>7. Cash operations</b>   |   |   |
| 7.1   | Cash credit on Customer's account <sup>8</sup>  |   |
|   | • AMD   | AMD 0   |
|   | • USD   | AMD 0   |
|   | • Other freely convertible foreign currency <sup>9</sup>  | Bank's daily tariff rate  |
| 7.2   | Provision of cash from customer's account   |   |
|   | • AMD   | 0.3%  |

<sup>8</sup> No tariff fee is charged for amounts entered as a deposit

<sup>9</sup> No tariff fee is charged for amounts entered on card accounts in EUR

|  |  |  |
|--|--|--|
|  | • USD  | 3% <sup>10</sup>                         |
|  | • Other freely convertible foreign currency  | Bank's daily tariff rate                 |
| 7.2.1  | "ABB-SME BUSINESS" (loans provided under the AUA project for "The development of Turpanjyan communities")  | AMD 0                                    |
| 7.2.2  | "ABB-AGRO" (loans provided under Horticultural Financing project implemented by RA Government Staff "RAED PIU SA Rural Finance Facility")  | AMD 0                                    |
| 7.2.3  | "ABB-AGRO" (loans issued under the Program for Partial subsidization of interest rates on loans granted to the agro-processing sector for the procurement (purchasing) of agricultural raw materials)                        | AMD 0                                    |
| 7.2.4  | "ABB-AGRO" (Loans issued under the Program for subsidization of interest rates on loans for the for the development of cattle breeding in Armenia in 2019-2024)  | AMD 0                                    |
| 7.2.5  | "ABB-AGRO" (Loans issued under program for subsidization of interest rates on loans to the agricultural sector implemented by "Rural Areas Economic Development PIU" state agency of the Ministry of Agriculture of Armenia) | AMD 0                                    |
| 7.2.6  | Provision of cash amounts from accounts opened for servicing   | AMD 0                                    |
| 7.3  | Provision of cash from previously cash credited funds  | AMD 0                                    |
| 7.4  | Authentication of banknotes (VAT included)   | AMD 0                                    |
|  | • AMD  | AMD 0                                    |
|  | • Other freely convertible foreign currency  | 0.1%, min AMD 200                        |
| 7.5  | Exchange of old, torn, painted banknotes   |  |
|  | • AMD  | AMD 0                                    |
|  | • Other freely convertible foreign currency  | 3%                                       |
| 7.6  | Counting, packing and return of coins  | 1%, min AMD 200                          |
| 7.7  | Conveyance of cash funds through collection agency   | As per agreement                         |
| 7.8  | Provision of cash through POS terminals in the premises of ARMBUSINESSBANK with plastic cards of other banks <sup>18</sup>   |  |
|  | • AMD  | 1%                                       |
|  | • Other freely convertible foreign currency  | 3%                                       |
| <b>8. Deals in securities</b>                        |  |  |
| 8.1  | Securities purchase/sale on Customer's behalf and (or) account   | Charges are made from transaction amount |
| 8.1.1  | State bonds  |  |
|  | • AMD 100 000 000 and less   | 0.05%                                    |
|  | • AMD 100 000 001 and above  | 0.04%                                    |
| 8.1.2  | Other securities   | As per agreement                         |
|  | Transfer of State bonds  |  |
|  | • Electronic transfer  | AMD 500                                  |
|  | • Documentary transfer   | AMD 1 000                                |
| 8.2  | Provision of information on the securities market  | AMD 0                                    |
| <b>9. "Bank-Customer" system (Armenian Software)</b> |  |  |
| 9.1  | System installation  | AMD 0                                    |
| 9.2  | Maintenance fee  |  |
|  | • <i>Monthly</i> service fee for residents   | AMD 8 000                                |
|  | • <i>Annual</i> service fee for non-residents  | AMD 120 000                              |
| 9.3  | Generating and providing a digital signature   | AMD 0                                    |
| <b>10. "Internet-Banking", "Mobile Banking"</b>      |  |  |
| 10.1   | One-time fee for system connection /with the option to view and make transactions  |  |
|  | • Resident and non-resident customers /a password generating device is provided/   | AMD 7 000                                |
|  | • Resident and non-resident customers /without providing a password generating device, in case the password is received through SMS/   | AMD 0                                    |
|  | • Resident and non-resident customers /in case the password is received through the software running on OAUTH 2.0 protocol/  | AMD 0                                    |
| 10.2   | Maintenance fee /with the option to view and make transactions/  |  |
|  | • Residents  | AMD 2500 /per month/                     |
|  | • Nonresidents   | AMD 100 000 /per annum/                  |
| 10.3   | Fee for connection and maintenance with access only for viewing  |  |
|  | • Residents  | AMD 0                                    |
|  | • Nonresidents   | AMD 0                                    |
| 10.4   | Provision of an additional password generating device  |  |
|  | • Residents  | AMD 7 000                                |
|  | • Nonresidents   | AMD 7 000                                |
| 10.5   | Provision of a password generating device in case of its loss or damage  | AMD 7 000                                |
| <b>11. Loan operations</b>                           |  |  |
| 11.1   | Fee for the conclusion and renewal of the principal contract on the provision of financing instruments <sup>11</sup>   | AMD 50 000                               |

<sup>10</sup> Fee for correspondent banks is charged as per agreement

|            |   |   |  |
|------------|---|---|--|
| 11.2       | Provision of a reference on credit commitments (VAT included)   |   | AMD 3 000  |
| 11.3       | Provision of a reference on credit line for the participation in a tender (VAT included)  |   | AMD 50 000   |
| 11.4       | Giving consent to (VAT included): <ul style="list-style-type: none"> <li>• lease of the subject of pledge</li> <li>• change of the owner of the subject of pledge</li> <li>• change of address of the subject of pledge</li> <li>• divide a subject of pledge into separate units</li> <li>• state registration of another kind in relation to the subject of pledge</li> </ul> |   | AMD 10 000 (in each case)  |
| 11.5       | Giving consent to (VAT included): <ul style="list-style-type: none"> <li>• Change of state number of the collateral</li> <li>• Departure of the subject of pledge (vehicle) out of Armenia and Artsakh</li> <li>• Amendment in the technical passport</li> </ul>  |   | AMD 10 000 (in each case)  |
| 11.6       | Issuance of a copy of the letter on the release from attachment of property being collateral, or agreements regarding property being collateral   |   | AMD 10 000   |
| 11.7       | Review(change) of the terms of the loan/credit line <sup>12</sup>   |   | 0.2% of the balance of loan/credit line, min. AMD 50 000, max. 5 000 000 |
| 11.8       | Changing the terms of loan/credit line  |   |  |
|            | • Prolongation up to 6 months   |   | 0.5% of the balance of loan/credit line,                                 |
|            | • Prolongation for 7-12 months  |   | 1% of the balance of loan/credit line,                                   |
|            | • Prolongation for 13-36 months   |   | 2% of the balance of loan/credit line,                                   |
| 11.9       | Replacement of the collateral of loan/credit line upon approval of the Bank (VAT included)  |   | AMD 30 000<br>(for the replacement of each means of security)            |
|            | - In case of replacing the pledge with primary security   |   | AMD 0  |
| 11.10      | Rescheduling the dates of monthly repayments under loan agreement based on Customer's application upon approval of the Bank   |   | AMD 10 000   |
| 11.11      | Provision of a statement on repaid, archived loans, items of collateral (VAT incl.)   |   | AMD 5000   |
| 11.12      | Putting a member of the family on record at the address of a pledged real estate or removing a person from registration, upon approval of the Bank (VAT incl.)  |   | AMD 5000   |
| 11.13      | Fee for early repayment of loan/non-revolving credit line <sup>14</sup>   |   | As per the terms of the given loan product                               |
| 11.14      | State registration of the pledge right on real estate (mortgage) with RA Cadastre Committee (tariff is indicated for each pledge (mortgage) (incl. VAT)   |   |  |
| 11.14.1    | 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)  |
| 11.14.2    | 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)  |
| 11.14.3    | 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)   |
| 11.14.4    | Acquisition of a unified statement on restrictions by terms of performance  | Within 3 business days  | AMD 14,200 (lump charge)   |
|            |   | Within 2 business days  | AMD 24,200 (lump charge)   |
|            |   | Within 1 business day   | AMD 64,200 (lump charge)   |
| 11.14.5    | Obtaining a pledge certificate  |   | AMD 0  |
| <b>12.</b> | <b>Card operations</b>  |   |  |
| 12.1       | <b>MasterCard, VISA International cards</b>   | <b>MC Business, contactless MC Business &amp; Visa Business cards</b> | <b>Contactless Visa-Customs card</b>                                     |
| 12.1.1     | Card issue  | AMD 0   | AMD 0  |
| 12.1.2     | Currency of the card  | AMD<br>USD<br>EUR<br>RUB  | AMD<br>USD<br>EUR<br>RUB   |
| 12.1.3     | Card prompt issue (within 1 banking day)  | AMD 5000  | AMD 5000   |
| 12.1.4     | Card account opening and administration   | AMD 0   | AMD 0  |
| 12.1.5     | Annual service fee  | AMD 10 000  | AMD 10 000   |

<sup>12</sup> The following shall be considered as a revision (amendment) of the terms of loan/credit line: changes in interest rates, provision of a grace period during the validity of loan/credit line

<sup>13</sup> The tariff applies to loans/non-revolving credit lines provided since 18.09.19, except for loans/non-revolving credit lines provided on the account of program resources, cases and amounts provided for under RA Law "On State Support to Small and Medium Enterprises" and RA Law "On Consumer lending", as well as cases of early repayment of loans / non-revolving credit lines at the request of the Bank

<sup>14</sup> The activation of SMS-service is mandatory for all cardholders for security purposes

|         |   |   |   |   |
|---------|---|---|---|---|
| 12.1.6  | Receipt of PIN code /one-time fee charged upon card issuance/   | In case of receiving the PIN code via SMS           | AMD 0   | AMD 0   |
|         |   | In case of receiving the PIN code in a PIN envelope | AMD 1000  | AMD 1000  |
| 12.1.7  | Card validity   |   | 5 years   | 5 years   |
| 12.1.8  | Provision of an additional card   |   | AMD 0   | Not applicable                                      |
| 12.1.9  | Annual service fee for additional card  |   | AMD 5 000   | -   |
| 12.1.10 | <i>Debit card minimum balance requirement in the main currency of the card</i>  |   |   |   |
|         | • AMD card account  |   | AMD 0   | AMD 0   |
|         | • USD card account  |   | USD 0   | USD 0   |
|         | • EUR card account  |   | EUR 0   | EUR 0   |
|         | • RUB card account  |   | RUB 0   | RUB 0   |
| 12.1.11 | <i>Credit cards</i>   |   |   |   |
|         | • Credit card minimum balance   |   | AMD 0   | AMD 0   |
|         | • Access to credit line   |   | Accessible  | Accessible  |
|         | Maximum credit line limit   |   | max. 10 mln drams or equivalent in foreign currency | max. 80 mln drams or equivalent in foreign currency |
|         | • Annual nominal percentage rate charged on credit line   |   | 15%-19%   | min. 12%  |
|         | • Grace period for charging interests   |   | Not applicable                                      | Not applicable                                      |
| 12.1.12 | <i>Annual rate of interest accrued on a favorable balance of the card account</i>   |   |   |   |
|         | • AMD card account  |   | 1%  | Not applicable                                      |
|         | • USD card account  |   | 0.01%   | Not applicable                                      |
|         | • EUR card account  |   | 0.01%   | Not applicable                                      |
|         | • RUB card account  |   | 0.01%   | Not applicable                                      |
| 12.1.13 | Card double issue for the same validity period in the event of card damage, access to card details by third parties, theft or loss thereof  |   | AMD 5 000   | AMD 5 000   |
| 12.1.14 | Activation of SMS service (VAT included) <sup>14</sup>  |   | AMD 0   | AMD 0   |
| 12.1.15 | Fee for each incoming SMS (VAT included)<br>- For subscribers of mobile operators of RA and Artsakh<br>- For subscribers of mobile operators of other countries <sup>15</sup>             |   | AMD 0   | AMD 0   |
|         |   |   | AMD 100   | AMD 100   |
| 12.1.16 | Replenishment of a card account (cash credit)   |   | AMD 0   | AMD 0   |
| 12.1.17 | Provision of a statement of a card account  |   | AMD 0   | AMD 0   |
| 12.1.18 | Provision of an additional statement of a card account (VAT included)   |   | AMD 0   | AMD 0   |
| 12.1.19 | Fee for provision of cash at the Bank ATMs  |   |   |   |
|         | • AMD   |   | 0.5%  | Not permitted <sup>17</sup>                         |
|         | • Other freely convertible foreign currency   |   | 0.3%  | Not permitted <sup>17</sup>                         |
| 12.1.20 | Fee for provision of cash by cards at the Bank POS terminals  |   |   |   |
|         | • AMD   |   | 0.5%  |   |
|         | • Other freely convertible foreign currency   |   | 3%  |   |
| 12.1.21 | Fee to cash out funds available on the card account without a card<br><i>(cash withdrawals made for the first time from card accounts are carried out exclusively with plastic cards)</i> |   |   |   |
|         | • AMD   |   | 1 %   | Not permitted                                       |
|         | • Other freely convertible foreign currency   |   | 3%  | Not permitted                                       |
| 12.1.22 | Fee for cash withdrawal at other ArCa member bank POSs  |   |   |   |
|         | • AMD   |   | 1 %   | Not permitted                                       |
|         | • Other freely convertible foreign currency   |   | 3%  | Not permitted                                       |
| 12.1.23 | Fee for cash withdrawal at ATMs and POSs of other banks <sup>16</sup>   |   |   |   |
|         | • AMD   |   | 1 %   | Not permitted                                       |
|         | • Other freely convertible foreign currency   |   | 3%  | Not permitted                                       |
| 12.1.24 | Card to card transfer via internet and ATM  |   |   |   |
|         | • For debit cards   |   | 1 %   | Not permitted                                       |
|         | • For credit cards  |   | 1 %   | Not permitted                                       |
|         | • For credit cards with grace period  |   | 1 %   | Not permitted                                       |
| 12.1.25 | Cashless transfer /conversion/ from Card account without using the Card (within the system of "ARMBUSINESSBANK" CJSC <sup>17</sup> , other banks of Armenia and Artsakh)                  |   |   |   |
|         | • For debit cards   |   | 1 %   | Not permitted                                       |
|         | • For credit cards  |   | 1 %   | Not permitted                                       |
|         | • For credit cards with grace period  |   | 1 %   | Not permitted                                       |
| 12.1.26 | Cashless transfer /conversion/ from Card account without using the Card (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) via Internet/mobile banking     |   |   |   |
|         | • AMD card account  |   | 0 %   | Not permitted                                       |
|         | • USD card account (through CB of Armenia)  |   | 0.1%, min. AMD 5 000, max. AMD 20 000               | Not permitted                                       |
|         | • EUR card account (through CB of Armenia)  |   | 0.1%, min. AMD 5 000, max. AMD 20 000               | Not permitted                                       |
|         | • RUB card account  |   | Not permitted                                       | Not permitted                                       |
| 12.1.27 | Fee for conducting cashless transactions (trading through POSs)   |   | AMD 0   | Not permitted                                       |
| 12.1.28 | Cashless transfer from Card account to foreign countries without using the Card, incl. via Internet/mobile banking  |   | As per clause 2.2.4.1 of these tariffs              | Not permitted                                       |
| 12.1.29 | Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system)  |   |   |   |
|         | • AMD card account  |   | AMD 400 000   | AMD 80 000 000                                      |
|         | • USD card account  |   | USD 9 000   | USD 160 000   |

|         |   |   |   |
|---------|---|---|---|
|         | • EUR card account  | EUR 8 000                                 | EUR 150 000                               |
|         | • RUB card account  | RUB 500 000                               | RUB 12 000 000                            |
| 12.1.30 | Maximum amount of each cash transaction (transactions for cash withdrawal by card through ATM)  |   |   |
|         | • AMD card account  | AMD 500 000                               | AMD 500 000                               |
|         | • USD card account  | AMD equivalent of USD 1000                | AMD equivalent of USD 1000                |
|         | • EUR card account  | AMD equivalent of EUR 900                 | AMD equivalent of EUR 900                 |
|         | • RUB card account  | AMD equivalent of RUB 65 000              | -   |
|         | • Maximum number of daily transactions  | 20  | 20  |
|         | • Including maximum number of daily cash transactions   | 20  | 20  |
| 12.1.31 | Fee for cash/cashless transactions limit review /fixing of limit for daily transactions up to the fivefold/   | AMD 1 000                                 | AMD 0                                     |
| 12.1.32 | Inclusion of card into international STOP-list (for 14 days in one region)  | AMD 15 000                                | AMD 15 000                                |
| 12.1.33 | Withdrawing the card from international STOP-list   | AMD 0                                     | AMD 0                                     |
| 12.1.34 | Card blocking   | AMD 0                                     | AMD 0                                     |
| 12.1.35 | Card unblocking (in case wrong PIN entered three times)   | AMD 1 000                                 | AMD 1 000                                 |
| 12.1.36 | Card unblocking   | AMD 0                                     | AMD 0                                     |
| 12.1.37 | Fee for each unreasonably claimed deal in case of chargebacks<br>- In case of transactions made through ArCa ATMs and POSs<br>- In case of transactions made through other banks' ATMs and POSs | - AMD 1 000<br>- AMD equivalent of USD 25 | - AMD 1 000<br>- AMD equivalent of USD 25 |
| 12.1.38 | Card closing  | AMD 0                                     | AMD 0                                     |

|            |   |  |                            |
|------------|---|--|----------------------------|
| <b>13.</b> | <b>Other services</b>   |  |                            |
| 13.1       | Providing data on CBA exchange rates  |  | AMD 0                      |
| 13.2       | Facsimile abroad, 1 page (VAT included)                                     |  | AMD 3 000                  |
| 13.3       | Dispatch by mail (VAT included)   |  |                            |
|            | • By DHL (up to 150 g)  |  | AMD 40 000                 |
|            | • By ordinary mail (up to 150 g)  |  | AMD 1 000                  |
| 13.4       | Bank consulting services  |  | As per agreement           |
| 13.5       | Conveyance (collection) of funds (valuables)                                |  | As per agreement           |
| 13.6       | Currency conversion   |  |                            |
|            | • Intra-bank  |  | Bank's daily exchange rate |
|            | • Bank-to-bank  |  | As per agreement           |
| 13.7       | Inquiry from the electronic system of the state register for legal entities |  | AMD 5 000 (per document)   |
| 13.8       | Fee for VIP-servicing <sup>18</sup>   |  | AMD 50 000 (per annum)     |

**All charges as expressly set out in the present Fee Schedule and defined therein for services rendered to the Customer by the Bank are charged exceptionally in local currency.**

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

**Fees and charges as set forth above in the Fee Schedule refer to standard transactions performed by the Customer. For all other cases when either the correspondent bank or the intermediary bank, as may be necessary, claims the Bank to pay extra commitment fee for effectuating the transaction or for participating in the maintenance process thereof, and charges the subject fee from the Bank, the latter accordingly reserves the right to charge the said commitment fee from Customer's account in addition to the standard commission paid by the Customer**

**In the event any amendments or modifications are in the course of time made to the list of the services, as well as to the charges and rates applied thereon, the Bank shall duly notify Customers upon such through inquiry services available at the Bank's premises, through press releases and other mass media.**

<sup>15</sup> The tariff for subscribers of foreign mobile operators shall be applicable after 01.09.2017

<sup>16</sup> All foreign banks are other banks, including "VTB-Armenia Bank" CJSC

<sup>17</sup> 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.

<sup>18</sup> The service fee is not applicable to A-class clients of the Bank and their 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 to resident Corporate clients who have AMD 20.000.000 or equivalent foreign currency worth average daily balance on the bank account /on a quarterly basis/