

## 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 15 000 (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 դրամ PA (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>	
	<b>"BEN"</b> <sup>5</sup>	0.15%, min AMD 3 000, max AMD 30 000
	<b>"OUR"</b> <sup>6</sup>	0.15%, min. AMD 7 500, max AMD 50 000
	<b>"G-OUR"</b> <sup>7</sup> (only in USD)	<b>"OUR"</b> + AMD 10 000
	• In Russian rubles	
	<b>"OUR" only</b>	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> </ul>										AMD 300 (per day)
<ul style="list-style-type: none"> <li>Reception of gold on deposit (VAT included) – the tariff refers to the gold collateral for repaid loans of the Bank</li> </ul>										AMD 1000 (lump charge)	
4.2	<b>Individual safe deposit boxes (VAT included)</b>										
	<b>Head office (size of the deposit-box)</b>	<b>Branches (size of the deposit- box)</b>	<b>Box volume /mm3/</b>	<b>1 day</b>	<b>2-7 days</b>	<b>8-15 days</b>	<b>16-30 days</b>	<b>31-90 days</b>	<b>91-180 days</b>	<b>181-270 days</b>	<b>271-365 days</b>
	<b>Small (417x255x75)</b>	<b>Small (75x255x4 17,75x295x 500,80x300 x419,85x29 5x490,85x3 00x500,90x 280x490,95 x280x500)</b>	Up to 13,300,000	AMD 1 000	AMD 3 000	AMD 5 000	AMD 7 000	AMD 10 000	AMD 17 000	AMD 20 000	AMD 27 000
	<b>Medium (417x255x257)</b>	<b>Medium (170x255x 417,170x28 0x490,175x 280x500,17 5x295x490, 175x300x5 00,250x300 x500,260x3 00x500,260 x300x419)</b>	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
	<b>Large (417x255x380)</b>	<b>Large (185x545x41 7,470x200x4 90,175x590x 490,175x500 x600,200x53 0x500,200x5 00x600,375x 300x419,380 x300x500,40 0x300x500)</b>	39,000,001 - 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
	<b>Massive (417x650x265)</b>	<b>Massive (275x500x5 50,650x300 x419,650x3 00x500)</b>	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
4.3	Failure by Customer to hand over the safe deposit box and key after agreement validity										AMD 500 (for each day past due) During the state of emergency declared by the Republic of Armenia 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 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 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  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	
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	
	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 (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 (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 USD EUR RUB	AMD USD EUR 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) - For subscribers of mobile operators of RA and Artsakh - 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>
12.1.20	Fee for provision of cash by cards at the Bank POS terminals			
	• AMD		0.5%	Not permitted <sup>17</sup>
	• Other freely convertible foreign currency		3%	Not permitted <sup>17</sup>
12.1.21	Fee to cash out funds available on the card account without a card <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 foreign banks			
	• 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>16</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 4 000 000	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 - In case of transactions made through ArCa ATMs and POSs - In case of transactions made through other banks' ATMs and POSs	- AMD 1 000 - AMD equivalent of USD 25	- AMD 1 000 - 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>17</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 is applicable after 01.09.2017

<sup>16</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>17</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/