

FEE SCHEDULE

APPLICABLE FOR SERVICES RENDERED TO INDIVIDUALS BY "ARMBUSINESSBANK" CJSC

1. OPENING AND SERVICING BANK ACCOUNTS (including non-account holder customer service)

Type of banking operation	Tariff	
1. Opening and servicing bank accounts¹		
1.1	Opening an account (despite the number of accounts) ²	Free of charge In case of non RA residents, one-time fee of AMD 15,000 is charged
1.2	Annual service/maintenance of account (for each account)	AMD 1 500
1.3	Individuals' dealing accounts (Forex)	AMD 5 000 (one-time charge)
1.4	Opening and servicing a bank account for sums payable to the beneficiary within the framework of inclusive education	Free of charge
1.5	Minimum balance requirement on customer accounts	N/A
1.6	Annual interest payable by the Bank against the favorable balance of account	0%
1.7	Closing of account	N/A
2. Opening and servicing demand accounts for the attraction of term deposits		
2.1	Currency of account	AMD, USD, EUR, RUB
2.2	Account opening ³	Free of charge
2.3	Annual service/maintenance of account	Free of charge
2.4	Types of transactions through account	Only transactions associated with term deposit attraction, maintenance and repayment are accrued out
2.5	Minimum account balance	N/A
2.6	Annual interest payable by the Bank against the favorable balance of account	0%
2.7	Cash credit to/withdrawal/transfer from account	Free of charge ⁴
2.8	Provision of statements and references	As per tariffs under Section 2 ("Provision of Statements, References, POAs and other Documents related to Accounts")
2.9	Closing of account	Free of charge
3. Opening and servicing accounts for the beneficiaries of social package		
3.1	Currency of account	AMD
3.2	Opening and servicing an account	Free of charge
3.3	Closing of account	Free of charge
3.4	Minimum account balance	N/A
3.5	Transfers from account (Intra-bank transfers, transfers to other banks of RA)	Free of charge
3.6	Cash-in to account	Free of charge
3.7	Provision of cash funds from account	Free of charge
3.8	Annual interest payable by the Bank against the favorable balance of account	0%
3.9	Provision of statements and references in Armenian to be presented within the framework of servicing this account (VAT incl.)	Free of charge
3.10	Provision of statements and references (to be presented not within the framework of servicing this account)	As per tariffs under Section 2 ("Provision of Statements, References, POAs and other Documents related to Accounts")
4. Opening and servicing escrow accounts		

¹ This tariff does not apply to current accounts opened for servicing depot, credit, card and deposit accounts for securities servicing. The annual account service fee is charged upon opening the account and for each subsequent year after 1 year (from the date of opening). In case of more than one account in the name of the Client, the commission is charged for each account separately, and if there is no balance on any of the accounts, the commission for maintaining such account is charged from client's other accounts with the Bank (in case of foreign currency accounts, the conversion is carried out at the Bank's non-cash exchange rate set for that day). For lack of positive balance on the client's bank account(s) and there is no possibility to charge the account maintenance fee for 2 consecutive years, the Bank has the right to close the given account

² The fee is charged upon opening the first account/card

³ Demand accounts are opened only to make a Deposit, replenish a Deposit, make partial withdrawals from the Deposit, receive funds available on the Deposit (including the accrued interests). Only one Demand Account in each currency is allowed to be opened/held

⁴ In case of non-deposit amounts, the tariff is applied as per the "Fee schedule for the services rendered by "ARMBUSINESSBANK" CJSC to individuals".

4.1	Deals in immovable property	0,1% of sums credited on account, minimum AMD 20.000, maximum AMD 50.000
4.2	Deals in movable property	0,3% of sums credited on account, minimum AMD 15.000, maximum AMD 50.000
5. Unallocated metal accounts		
5.1	Currency of account	999.9 purity gold
5.2	Account opening and servicing	AMD 1 500
5.3	Closing of account	Free of charge
5.4	Minimum balance of account	N/A
5.5	Minimum measure of a transaction on the account	1 gr
5.6	Cash credit and debit of gold	N/A
5.7	Non-cash gold buy/sell from the Bank	Exchange rate set by ARMBUSINESSBANK for the given day
5.8	Transfers from account	
	- intra-bank	Free of charge
	- other banks of RA and abroad	0,1%, min. AMD 9 000, max. AMD 50 000
5.9	Non-cash credit on account	Free of charge
5.10	Interest rate accrued to account by the Bank	0%
5.11	Provision of statements and references	As per tariffs under Section 2 ("Provision of Statements, References, POAs and other Documents related to Accounts")
6. State support /family capital maintenance/ accounts		
6.1	Currency of account	AMD
6.2	Account opening and servicing	Free of charge
6.3	Closing of account	Free of charge
6.4	Minimum balance of account	N/A
6.5	Provision of cash funds from account /in specified cases/	Free of charge
6.6	Transfers from account (Intra-bank transfers, transfers to other banks of RA)	Free of charge
6.7	Annual interest payable by the Bank against the favorable balance of account	0 %
6.8	Provision of statements and references in Armneian to be presented within the framework of servicing this account (VAT incl.)	Free of charge
6.9	Provision of statements and references (to be presented not within the framework of servicing this account)	As per tariffs under Section 2 ("Provision of Statements, References, POAs and other Documents related to Accounts")
7. Banking accounts for the maintenance of lump-sum payments (allowances and sums provided under other socaial security programs)		
7.1	Currency of account	AMD
7.2	Account opening and servicing	Free of charge
7.3	Closing of account	Free of charge
7.4	Minimum balance of account	N/A
7.5	Provision of cash funds from account	Free of charge
7.6	Transfers from account (Intra-bank transfers, transfers to other banks of RA)	Free of charge
7.7	Annual interest payable by the Bank against the favorable balance of account	0%
7.8	Provision of statements and references in Armneian to be presented within the framework of servicing this account (VAT incl.)	Free of charge
7.9	Provision of statements and references (to be presented not within the framework of servicing this account)	As per tariffs under Section 2 ("Provision of Statements, References, POAs and other Documents related to Accounts")
8. Beneficiary Bank accounts stipulated by RA Law "On Compensation of Damages Caused to the Life or Health of Military Personnel During the Defence of the Republic of Armenia"		
8.1	Currency of account	AMD
8.2	Account opening and servicing	Free of charge
8.3	Closing of account	Free of charge
8.4	Minimum balance of account	N/A
8.5	Provision of cash funds /	Free of charge
8.6	Transfers from account (Intra-bank transfers, transfers to other banks of RA)	Free of charge
8.7	Beneficiaries are provided with Visa Classic or MC Standard cards	As per tariffs under para. 2, Section 11 ("Tariffs and terms of payment debit cards")
8.8	Annual interest payable by the Bank against the favorable balance of a bank and card account	5%
8.9	Provision of statements and references in Armneian to be presented within the framework of servicing this account (VAT incl.)	Free of charge
8.10	Provision of statements and references (to be presented not within the framework of servicing this account)	As per tariffs under Section 2 ("Provision of Statements, References, POAs and other Documents related to Accounts")
9. Social accounts (Banking account for the maintenance of pensions and regular payments provided under other socaial security programs)		
9.1	Currency of account	AMD
9.2	Account opening and servicing	Free of charge
9.3	Closing of account	Free of charge
9.4	Minimum balance of account	N/A
9.5	Provision of cash funds from account	Free of charge
9.6	Transfers from account (Intra-bank transfers, transfers to other banks of RA)	Free of charge
9.7	Provision of account references in Armneian (VAT incl.)	Free of charge
9.8	Beneficiaries are provided with ARCA social security card	As per tariffs under para. 1, Section 11 ("Tariffs and terms of payment debit cards")
9.9	Annual interest payable by the Bank against the favorable balance of	0%

	a bank and card account	
9.10	Provision of statements and references	As per tariffs under Section 2 ("Provision of Statements, References, POAs and other Documents related to Accounts")

2. PROVISION OF STATEMENTS, REFERENCES, POAs AND OTHER DOCUMENTS RELATED TO ACCOUNTS

1. Provision of Statements		
1.1	For bank, card, loan and other accounts	Free of charge
1.1.1	Provision of a mandatory statement via communication method preferred by the client	
1.1.2	Provision of a statement for more than one time for the same period at the customer's request (<i>in case of sending via postal service + postal service fee</i>)	
	Up to 1 year remoteness period	AMD 1 000
	More than 1 year remoteness period	AMD 4 000
1.2	Sending a statement to the relevant authorized body "on interests paid by the borrowers (co-borrowers) for mortgage loans "for the purpose of income tax refund" (including VAT)	Free of charge
2. Provision of references		
2.1	At the premises of the Bank, by E-mail, internet/mobile banking relating to the account, balance of account, transactions made through or without account (VAT incl.)	
2.1.1	In Armenian	AMD 2 000
2.1.2	In Russian or English	AMD 3 500
2.1.3	References on transactions received/sent through the fast money transfer system	AMD 5 000
2.2	Provision of references/information relating to the account, transactions made through or without account by Mail (VAT incl.)	Tariff 2.1 + fee for postal service
2.3	Provision of a reference on bank account and the copy of a SWIFT message (VAT incl.)	AMD 1 000
2.4	Provision of a statement on credit commitments in Armenian (VAT included)	AMD 3 000
2.5	Preparing and providing replies (references) to audit inquiries (VAT incl.)	AMD 10 000
2.6	Provision of a reference on repaid, archived loans, collaterals in Armenian (VAT incl.)	AMD 5 000
3. Provision of a statement, copy of the document, contracts on transactions made through account or without account (VAT incl.)		
3.1	At the premises of the Bank, via E-mail, internet/mobile banking for transactions with the period of remoteness	
3.1.1	up to 1 year	AMD 2 000
3.1.2	1 to 3 years	AMD 5 000
3.1.3	More than 3 years	AMD 10 000
3.2	By mail	Tariff 3.1 + fee for postal service
3.3	Delivery of documents by DHL on transactions made at the Bank (up to 100g) (VAT incl.)	AMD 40 000
4. Provision of POA		
4.1	Issue of POA in the standard form prescribed by the Bank (incl. VAT)	AMD 3 500

3. TRANSFERS

1. Interbranch transfers of "ARMBUSINESSBANK"		
1.1	Transfers through accounts in AMD and foreign currency (the sender is account holder)	Free of charge
1.2	Transfers without an account in AMD and foreign currency (the sender is not the account holder) ⁵	
	AMD	0.1%, min. AMD 500
	Foreign currency	0.1%, min. AMD 3000
2. Interbank transfers		
2.1	In AMD within the territory of the Armenia (including transfers to the state budget of the Republic of Armenia)	
2.1.1	Through bank accounts (within the premises of the Bank)	AMD 200
2.1.2	Without account opening	0.1% min. AMD 1000
2.2	Customs fees (through or without bank accounts)	0.1% min. AMD 1000
2.2.1	Payment in "Kumayri" branch of the Bank	
	Up to AMD 100 000	AMD 300
	AMD 100 001 and above	AMD 500
2.3	Express transfers within Armenia (within the same banking day)	Transfer tariff + AMD 5 000
2.4	Foreign currency transfers through bank accounts (USD and EUR through CBA)	0.1%, min. AMD 3 000, max. AMD 20 000
2.5	Foreign currency transfers without opening an account (USD and	0.1%, min. AMD 5 000, max. AMD 20 000

⁵ Depending on the currency also applies:

- In case of cash credit - the corresponding tariff as per tariffs under para. 1 of section 4 ("Cash operations").

- In case of cash out - the corresponding tariff as per tariffs under para. 3 of section 4 ("Cash operations").

	EUR through CBA)	
2.6	Foreign currency transfers outside the territory of Armenia	
2.6.1	In USD, EUR and other freely convertible currency ⁶	
	“BEN” ⁷	0.15%, min. AMD 5.000, max. AMD 40 000
	“OUR” ⁸	0.15%, min. AMD 7 500, max. AMD 50 000
	“G-OUR” ⁹ (USD only)	«OUR» + AMD 10 000
2.6.2	RUB	
	“OUR” only	0.1%, min. AMD 3 000, max. AMD 30 000
2.7	Transfers via internet/mobile banking	As per tariffs under Section 8 ("Internet/Mobile Banking Service")
3. Retrieval, return, change of T&Cs of an executed transfer, cancellation of a non-executed transfer		
3.1	AMD	AMD 1 500
3.2	In USD, EUR and other freely convertible currency	AMD 25 000
3.3	In RUB	AMD 5 000
3.4	Cancellation of a non-executed transfer	Free of charge

4. CASH OPERATIONS

1. Cash funds credit		
1.1	To Client's account at the cash office of "Armbuisnessbank" CJSC	
	AMD	Up to AMD 100 000 (inclusive) - AMD 300 ¹⁰ AMD 100 000 - AMD 1 mln - AMD 200 ¹⁰ In excess of AMD 1 mln - free of charge
	USD	0%
	EUR ¹¹	0%
	RUB	1.5%, min. AMD 500
	Pound sterling	3%
	Swiss frank	3%
1.2	Cash in to account via payment terminal located in the premises of the Bank	0 AMD
2. Cash provision of funds from the customer's account credited in cash		
2.1	AMD, USD, EUR, EUR and other freely convertible currency	0%
3. Cash provision of funds from the customer's account credited in cashless manner		
3.1	AMD	0.3%, min. AMD 200
3.2	USD	1%, min. AMD 1000
3.3	EUR	1%, min. AMD 1000
3.4	RUB	0.5%, min. AMD 1000
3.5	Pound sterling	1%
3.6	Swiss frank	1%
3.7	Provision of cash funds from individuals' dealing accounts	
3.8	Provision of cash funds (AMD) from banking accounts opened within the framework of inclusive education	Free of charge
3.9	Provision of cash funds (AMD) from asylum seekers' service account/s	
4. Provision of cash funds not from customer's account (branch-to-branch transfers from transit accounts of the Bank)		
4.1	AMD	
4.2	USD	
4.3	EUR and other freely convertible currency	As per tariffs under para. 3 ("Cash Provision of Funds From the Customer's Account Credited In Cash")
5. Verification of monetary units (VAT incl.)		
5.1	AMD	Free of charge
5.2	Other freely convertible currency	0.1%, min. AMD 200
6. Exchange of worn, illustrated, torn banknotes with solvency features		
6.1	AMD	Free of charge
6.2	Other freely convertible currency	5%, min. AMD 200
7. Counting, packaging and return of coins		
		1%, min. AMD 200
8. Transportation of cash through collection agency		
		As per contract

5. RENTAL OF DEPOSIT BOXES

1. Safe custody											
Individual safe custody vaults (VAT included)											
	Head office (deposit-box size)	Branches (deposit-box size)	Box volume /mm ³ /	1 day AMD	2-7 days AMD	8-15 days AMD	16-30 days AMD	31-90 days AMD	91-180 days AMD	181-270 days AMD	271-365 days AMD
1.1	Small (417x255x75)	Small (75x255x417, 75x295x500, 80x300x419, 85x295x490, 85x300x500, 90x280x490, 95x280x500)	Up to 13,300,000	1 000	3 000	5 000	7 000	10 000	17 000	20 000	27 000
	Medium (417x255x257)	Medium (170x255x417, 170x280x490, 175x280x500, 175x295x490, 175x300x500, 200x250x300x500, 260x300x500, 260x300x419)	13,300,001- 39,000,000	1 500	5 000	7 000	9 000	15 000	25 000	27 000	32 000

⁶ For transfers in other convertible currency the commitment fees of intermediary bank are charged additionally

⁷ "BEN" expressly implies: "Commitment fees of intermediary banks are paid by the beneficiary from the amount of transfer"

⁸ "OUR" expressly implies: "Commitment fees of intermediary banks are paid by the ordering customer and beneficiary"

⁹ "G-OUR" expressly implies: "Commitment fees of intermediary banks are paid by the ordering customer"

¹⁰ Except fees payable for the Bank services and credits for deposit attraction

¹¹ For crediting EUR 500 denomination banknote, 2% commission shall apply

Big (417x255x380)	Big (185x545x417,470x200x490,175x590x490,175x500x600,200x530x500,200x500x600,375x300x419,380x300x500,400x300x500)	39,000,001-60,000,000	2 000	7 000	10 000	13 000	20 000	30 000	32 000	37 000
Large (417x650x265)	Large (275x500x550,650x300x419,650x300x500)	60,000,000 and over	3 000	8 000	12 000	18 000	25 000	32 000	35 000	40 000
Failure by Customer to hand over the safe deposit box and key after agreement expiry			AMD 500 (for each day past due)							
Penalty for each case of loss or damage of the key from the box			AMD 40 000							
2. Safe custody vault (VAT incl.)										
2.1	Acceptance of valuables and documents on safe custody		AMD 300 (per day)							
2.2	Acceptance of gold on safe custody – the tariff refers to the gold collateral for repaid loans of the Bank		AMD 1 000 (lump sum)							

6. INTERNATIONAL DOCUMENTARY OPERATIONS

1. International collection of payments										
1.1	Import collection									
1.2.1	Notice of collection order or amendments thereto		AMD 5 000							
1.2.2	Return of documents submitted for documentary collection to correspondent banks but outstanding by the customer		AMD 30 000							
1.2.3	Delivery of documents against collection of payment or acceptance		0.25%, min.AMD 35 000 max. AMD 70 000							
1.2	Export collection									
1.2.1	Issue of collection order, verification and delivery of collection documents		0.25%, min.AMD 25 000 max. AMD 100 000							
1.2.2	Amendments to terms of collection order, cancellation thereof included		AMD 15 000							
2. International documentary L/C										
2.1	Import L/C									
2.1.1	Issue of L/C									
	under deposition of customer funds		0.15%, min. AMD 45 000							
	other security		As per additional agreement							
2.1.2	Confirmation by other bank of L/C issued by "ARMBUSINESSBANK" CJSC		Issuance Tariff + confirming bank's tariff							
2.1.3	Acceptance and verification of documents (per package)		AMD 35 000							
2.1.4	Acceptance of documents with non-conformities (per package)		AMD 50 000							
2.1.5	Amendments to terms and conditions of L/C		AMD 25 000							
2.1.6	Revocation/ cancellation of L/C upon beneficiary's consent		AMD 25 000							
2.1.7	Payment of L/C amount		0.15%, min. AMD 10 000, max. AMD 75 000							
2.2	Export L/C									
2.2.1	Advice of L/C or of amendments thereto		AMD 25 000							
2.2.2	Confirmation of L/C									
	under deposition of other bank funds		0.15%, min. AMD 40 000							
	other security		As per additional agreement							
2.2.3	Acceptance, verification and delivery of documents (per package)		AMD 35 000							
2.2.4	Amendments to T&Cs of L/C		AMD 25 000							
2.2.5	Revocation/ cancellation of L/C		AMD 25 000							
2.2.6	Transfer of L/C		0.2%, min. AMD 45 000							
3. International bank guarantees										
3.1	Issue of a guarantee									
3.1.1	Guarantees issued in favor of the beneficiary out of RA									
3.1.1.1	Ex another bank's participation									
	Under security of customer's funds (deposition of funds on a covering account)		0.5% of guarantee amount lump charge, min. AMD 30 000, max. AMD 250 000							
	Under other security		2.5% of guarantee amount p.a. (with monthly payments), min. AMD 40 000							
3.1.1.2	Under reissuance of the guarantee by another bank		Tariff under 3.1.1.1 + other bank commission							
3.1.2	Guarantee issued based on the guarantee issued by another bank									
	Under security of other bank funds (deposition of funds on a covering account)		1% of guarantee amount p.a. (with monthly payments), min. AMD 40 000							
	Under other security		As per additional agreement							
3.2	Current maintenance of guarantees									
3.2.1	Amendments to T&Cs of a guarantee (excepting increase in guarantee amount and prolongation of its validity term)		AMD 15 000							
3.2.2	Advice of the guarantee or amendments thereto		AMD 15 000							
3.2.3	Settlement of a payment demand		0.3 % of payable, amount min. AMD 45 000, max. AMD 100 000							
3.2.4	Verification of the customer's demand for payment		AMD 20 000							
3.2.5	Bank guarantee servicing									
	Under primary security		Free of charge							
	Other security		AMD 5 000							
3.3	Additional T&Cs of international documentary operations									
3.3.1	Commitment fees of intermediary banks and other actual costs are charged additionally									
3.3.2	Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally									

3.3.3 Tariff for international bank guarantees are applicable also for Reserve (Stanby) L/Cs

7. BANK GUARANTEES WITHIN ARMENIA

1. Issuance of a bank guarantee (lump charge)		
1.1	Any type of a bank guarantee under primary collateral	Freezing of funds available on the bank account – 0.5%, min. AMD 10 000, max. AMD 50 000
		Freezing of funds available on the deposit account - 1%, min. AMD 10 000, max. AMD 150 000
1.3	Bank guarantee for bid security (participation in a tender)	1 % of the guarantee amount, min. AMD 20 000, max. AMD 150 000
1.4	Bank guarantees for the Quality of accomplished works, for Advance Payment	
	up to 366 days	1-5% of the guarantee amount, min. AMD 10 000
	366 to 548 days	1.5-5.5% of the guarantee amount, min. AMD 10 000
	548 days and above	2-6% of the guarantee amount, min. AMD 10 000
1.5	Quality bank guarantees for accomplished works and other bank guarantees	2.5-6.5% of the guarantee amount, min AMD 15 000
2. Notice of a bank guarantee		AMD 22 000
3. Amendments to the T&Cs of a bank guarantee		
3.1	Extension of the validity of a bank guarantee, amendments to the T&Cs	1-5% of the guarantee amount, min. AMD 15 000
3.2	Extension of the validity of any type of a bank guarantee under primary security, amendments to the T&Cs	Freezing of funds available on the bank account – 0.5%, min. AMD 10 000, max. AMD 50 000
		Freezing of funds available on the deposit account - 1%, min. AMD 10,000, max. AMD 150 000
4. Commitment fee for servicing bank guarantees		
	Under primary security	Free of charge
	Other security	AMD 5 000
5. Payments under guarantees issued or confirmed by the Bank		0,2% of guarantee amount, min. AMD 45 000

8. “INTERNET/MOBILE BANKING” SERVICE

1. Service activation fee		
1.1	In case of receiving the password via SMS or software supported by OAUTH 2.0 protocol without providing a password generating device	Free of charge
1.2	Provision of a password generating device	
1.3	Provision of an additional password generating device	
1.4	Provision of a password generating device in case of its loss or damage	AMD 7 000
2. Execution of transactions		
2.1	Transfer from a card or bank account to ARMBUSINESSBANK CJSC card by card number	0.8%
2.2	Transfer from a card or bank account to the card of another Armenian bank (by card number) ¹²	0.8%
2.3	Transfer between customer accounts	Free of charge In case of different currencies non cash exchange rate shall apply
2.4	Transfer from a card or bank account to another account of ARMBUSINESSBANK CJSC (in the same currency of transfer and receipt) –by account number or contact details	Free of charge
2.5	Transfer from a card or bank account	
	Transfer from a card or bank account	
	In AMD	Free of charge
	In USD and EUR	As per para. 2.4 and para 2.6 Section 3 (“Transfers”)

9. FUNDED PENSION SYSTEM

1. Services rendered to participants of funded pension		
1.1	Opening of account	Free of charge
1.2	Making amendments to personal details of the participants	Free of charge
1.3	Accepting documents on the selection and (or) change of the fund by the participant, exchange of pension fund shares and other documents or information, and transfer thereof to the registrar of participants	Free of charge
1.4	Receiving information from the registrar of participants on pension account and transfer thereof to the participant	Free of charge

10. SMS Service

1. Service for receiving SMS relating to transactions		
1.1	Activation of service	Subject to client’s request, for all active accounts/deposits, non-optional
1.2	Sending SMS	Sending SMS relating to transactions ¹³ made through active bank and deposit accounts of the

¹² The service is not accessible in case of cards with “ABB-EXPRESSO”, and “ABB-AVIA+”, “My ABB” and “My ABB+” suspended types of credit lines

		Customer (card accounts excluded)
1.3	Cost of service	AMD 190 monthly (regardless of the number of SMSs)
1.4	Deactivation of the service	Free of charge
1.5	Sending SMSs about card transactions	The service cost is set subject to the card type as per Section 11 ("Tariffs and terms of payment debit cards")

11. TARIFFS AND T&Cs OF PAYMENT DEBIT CARDS¹⁴

1. ARCA cards

They are designed for servicing of pensions, regular payments provided under other social security programs and cards of conscripts¹⁵

1.1	T&Cs of servicing	
1.1.1	Currency of the card	AMD
1.1.2	Card issuance	Free of charge
1.1.3	Express issue of card (within 1 banking day) to be received at the Head office of "ARMBUSINESSBANK" CJSC	AMD 2 000
1.1.4	Annual fee for card servicing	Free of charge
1.1.5	Non-decreasing balance on the card account	N/A
1.1.6	Receiving PIN-code in a PIN envelope or via SMS	Free of charge
1.1.7	Card validity	5 years
1.1.8	Issue of an additional card	N/A
1.1.9	Card re-issuance upon expiration thereof	Free of charge
1.1.10	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 500 (for the first case within a year is free of charge, and for the subsequent case within one year the tariff under this paragraph shall be charged)
1.1.11	Sending SMS on card transactions and card balance (VAT incl.) ¹³	AMD 5 for each incoming SMS
1.1.12	Provision of statements and references	As per para. 6,7,9 under Section 1 ("Opening and Servicing Bank Accounts") and as per tariffs under Section 2 ("Provision of Statements, References, POAs and Other Documents related to Accounts")
1.1.13	Annual interest payable by the Bank on a favorable account balance	0%
1.1.14	Card blocking	Free of charge
1.1.15	Card unblocking	Free of charge
1.1.16	Fee for each unreasonably appealed transaction	Free of charge
1.1.17	Card closing	Free of charge
1.2		Crediting of funds
1.2.1	Replenishment of a card account	Free of charge
1.3	Provision of funds in cash	
1.3.1	Provision of cash at ATMs and cash out points of "ARMBUSINESSBANK" CJSC	0%
1.3.2	Provision of cash at ATMs and cash out points of ArCa system banks	0.5%
1.3.3	Cashing out of sums available on the Card account without using the card at the branches of "ARMBUSINESSBANK" CJSC	0%
1.4	Funds transfer	
1.4.1	Transfer from a card number in the branches of "ARMBUSINESSBANK" CJSC to account number (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)	0.5%
1.4.2	Transfer from a card number in the branches of "ARMBUSINESSBANK" CJSC by card number (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)	1%
1.4.3	Card-to-card transfer via Bank ATMs	
	within the system of "ARMBUSINESSBANK" CJSC	0%
	other banks of Armenia and Artsakh	0.8%
1.4.4	Transfers via Internet/Mobile Banking system	As per tariffs under Section 8 ("Internet/Mobile Banking Service")
1.5	Transactions limits	
1.5.1	Maximum amount of daily cash transactions at the Bank ATMs	AMD 500 000
1.5.2	Maximum amount of each cash transaction (for cash withdrawal from ATMs)	AMD 200 000
1.5.3	Maximum number of daily cash transactions at the Bank ATMs (without the review option)	5
1.5.4	Maximum number and amount of daily cash transactions (via POS-terminal and without using a card from card account)	No limitations
1.5.5	Maximum number and amount of daily non cash transactions	No limitations
1.6	Review of Cash transaction limits up to the fivefold * according to cardholder's application, in case of a positive response from the Bank	
1.6.1	One-time (the new limit is valid until the end of the next day)	AMD 3 000
1.6.2	For the entire period of card validity	AMD 10 000

¹³ For transactions exceeding AMD 500, USD 1, EUR 1, RUB 100

¹⁴ These tariffs do not apply to the cards issued under salary projects

¹⁵ Where there is a specific cooperation agreement for servicing the cards of conscript servicemen, the T&Cs of service are defined as per given cooperation agreement.

2. Mastercard, VISA International payment cards ¹⁶		MC Standard Visa Classic	MC Gold Visa Gold	Mastercard (Student)	VISA Platinum MC Platinum	VISA Infinite MC World Elite
2.1	Terms of servicing					
2.1.1	Card issue	Free of charge In case of non Armenia residents AMD 15 000 one time fee is charged ¹⁷				
2.1.2	Card currency	AMD / USD/ EUR/ or RUB	AMD / USD/ EUR/ or RUB	AMD /	AMD / USD/ EUR/ or RUB	AMD / USD/ EUR/ or RUB
2.1.3	Prompt issue of card (within 1 banking day) to be received at the Head office of "ARMBUSINESSBANK" CJSC			AMD 7 000	AMD 10 000	USD/
2.1.4	Annual card service fee		AMD 3 000	AMD 10 000	AMD 2 000	AMD 30 000 AMD 100 000
2.1.5	Receiving the PIN-code Receiving the PIN-code (one-time tariff charged upon card provision)	Via SMS	Free of charge			
		In an envelope	AMD 1 000			
2.1.6	Card validity		5 years			
2.1.7	Non-reducing balance of card account		N/A			
2.1.8	Provision of additional card		Max. 3 cards of the same category are provided	1 card of the same category and max. 2 cards of a lower category are provided	-	1 card of the same category and max. 2 cards of a lower category are provided 1 card of the same category and max. 2 cards of a lower category are provided
2.1.9	Annual service fee for each additional card		Visa Classic/Mastercard Standard/MC Student card – AMD 2 000	Visa Gold/Mastercard Gold – AMD 5 000 Visa Classic/Mastercard Standard/MC Student card – AMD 2 000	-	Visa Platinum/Mastercard Platinum AMD 15 000 Visa Gold/Mastercard Gold – AMD 5 000 Visa Infinite/MC World Elite – AMD 50 000 Visa Platinum/Mastercard Platinum – AMD 15 000 Visa Gold/Mastercard Gold – AMD 5 000 Visa Classic/Mastercard Standard/MC Student card – AMD 2 000
2.1.10	Other T&Cs for each additional card		As per card tariffs			
2.1.11	Provision of additional Mastercard Kids card		Accessible	Accessible	-	Accessible Accessible
2.1.12	Annual interest payable by the Bank on a favorable card account balance		0%			
2.1.13	Card reissuance upon expiry of card validity		Free of charge			
2.1.14	Card reissuance for the same validity period in the event of card damage, access to card details by third parties, theft or loss thereof		AMD 2 000	AMD 2 000	AMD 2 000	AMD 5 000 10 000 AMD
2.1.15	Sending SMS on card transactions (VAT incl.) ¹³		For each incoming SMS – AMD 15	Free of charge – For transactions of AMD 5 000 ¹⁸ and over AMD 10 per SMS despite of the transaction amount as per Clinet's wish also for receiving SMS for transactions of up to AMD 5 000 ¹⁸		
2.1.16	Provision of statements and references		As per para. 8 under Section 1 ("Opening and Servicing Bank Accounts") and as per tariffs under Section 2 ("Provision of Statements, References, POAs and Other Documents related to Accounts")			
2.1.17	Card blocking		Free of charge			
2.1.18	Card unblocking (in case of wrong PIN entered 3 times)		AMD 1 000	AMD 1 000	AMD 1 000	AMD 0 AMD 0
2.1.19	Card closing		Free of charge			

¹⁶ In case of international foreign currency transactions made by cards, there is a 2% commission (transactions in Euros are an exception)

¹⁷ The tariff is charged upon first account/card opening

¹⁸ In case of foreign currency - USD 10, EUR 10, RUB 1000 :

2.2	Funds credit ¹⁹					
2.2.1	Cash in to card account at the cash desk of "ARMBUSINESSBANK" CJSC					
	AMD	Up to AMD 100 000 (inclusive) - AMD 300 ¹⁹ AMD 100 000 - AMD 1 mln (inclusive) - AMD 200 ¹⁹ In excess of AMD 1 mln - free of charge				
	USD, EUR	Free of charge				
	RUB	1.5%, min AMD 200				
2.2.2	Cash in to card account via Bank ATM or payment terminal located in the premises of the Bank					Free of charge
2.3	Cash provision of funds					
2.3.1	Cash withdrawal at the ATMs of "ARMBUSINESSBANK" CJSC					0% - for daily cash out up to AMD 100 000 (incl.) 0.3% - for daily cash out in excess of AMD 100 000
2.3.2	Provision of cash from a card account without using a card or via POSs at the branches of "ARMBUSINESSBANK" CJSC					
	In AMD	0.5%, min. AMD 200		1%, min. AMD 200		
	In foreign currency	. AMD2%, min. AMD 500				
2.3.3	Provision of cash via ATMs and cash out points of ArCa member banks					1%
2.3.4	Provision of cash from ATMs and cash out points of other banks					1%, min. AMD 1 500
						1%, min. AMD 2 000
2.4	Funds transfer					
2.4.1	Transfer from card account at the Bank branches to account number					
	Intra-bank transfers in AMD and foreign currency			0,1% min 100 , max. AMD 20 000		
	Transfers in AMD within Armenia			0,5% min AMD 200 , max. AMD 20 000		
	Bank-to-bank transfers in foreign currency within Armenia			0.1% min AMD 3 000, max. AMD 20 000		
	Transfers in foreign currency out of Armenia			As per Section 3 ("Transfers"), clause 2.6		
2.4.2	Transfer from card account at the Bank branches to card number (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)					1%
2.4.3	Card-to-card transfer via Bank ATMs					
	Within the system of "ARMBUSINESSBANK" CJSC			0.8%		
	To the cards of other banks of Armenia and Artsakh			0.8%		
2.4.4	Transfers via Internet/Mobile Banking systems					As per tariffs under Section 8 ("Internet/Mobile Banking" service)
2.5	Transactions limits					
2.5.1	Maximum amount of daily cash transactions via ATM					
	For a card account in AMD	AMD 1 000 000	AMD 2 500 000	AMD 500 000	AMD 4 000 000	AMD 5 000 000
	For a card account in USD	USD 2 500	USD 6 000	-	USD 10 000	USD 15 000
	For a card account in EUR	EUR 2 500	EUR 6 000	-	EUR 10 000	EUR 15 000
	For a card account in RUB	RUB 180 000	RUB 450 000	-	RUB 750 000	RUB 1 000 000
2.5.2	Maximum amount of each transaction (for cash withdrawal transactions made through ATMs)					
	For a card account in AMD	AMD 500 000	AMD 500 000	AMD 200 000	AMD 500 000	AMD 500 000
	For a card account in USD	USD 1 300 equivalent	USD 1 300 equivalent	-	USD 1 300 equivalent	USD 1 300 equivalent
	For a card account in EUR	EUR 1 300 equivalent	EUR 1 300 equivalent	-	EUR 1 300 equivalent	EUR 1 300 equivalent
	For a card account in RUB	RUB 90 000 equivalent	RUB 90 000 equivalent	-	RUB 90 000 equivalent	RUB 90 000 equivalent
2.5.3	Maximum number of daily transactions via ATM					10
2.5.4	Maximum size of daily cash transactions (via POS-terminal and without using a card from card account)					No limitations
2.6	Other commissions					

¹⁹ In case of non-cash replenishment / credit using a 16-digit card number, if the currency of the transferred amount is other than 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

2.7.1	Inclusion of card into international STOP-list (for 14 days in one region)	AMD 20 000				
2.7.2	Withdrawing a card from international STOP-list	Free of charge				
2.7.3	For each groundless appeal of transaction					
	In case of transactions made at ArCa system trade service points and ATMs	AMD 1 000				
	In case of transactions made at trade service points and ATMs of other banks	AMD equivalent of USD 25				
2.7.4	Imaging cardholder's photo (VAT incl.)	AMD 2 000	AMD 2 000	Free of charge	Free of charge	Free of charge
2.7.5	Access to VIP lounges in airports					
	Access to lounges with Priority Pass service cards					
	For the cardholder	AMD 12 000				
	For each cardholder guest	AMD 15 000				
	Access to Lounge Key	As per T&Cs of Visa and Mastercard payment systems				
3. Mastercard Kids card ²⁰						
3.1	Annual fee for card servicing	AMD 1 000				
		For the depositors of "Armbusinessbank-Baby" deposit / to the benefit of whom the deposit is made/ Free of charge				
3.2	Card currency	In the currency of principle card				
3.3	Non-reducing balance on card account	N/A				
3.4	Card re-issuance upon expiration thereof	Free of charge				
3.5	Card re-issuance for the same validity period in the event of card damage, access by third parties to card details, theft or loss thereof	AMD 1 000				
3.6	Maximum amount of daily transactions and each transaction (cash ²¹ , non cash, (the limit is not subject to review)					
3.6.1	For a card account in AMD	AMD 30 000				
3.6.2	For a card account in USD	USD 75				
3.6.3	For a card account in EUR	EUR 75				
3.6.4	For a card account in RUB	RUB 5 500				
3.7	Maximum number of daily cash transactions (the limit is not subject to review) ²²	10				
3.8	Maximum number of daily non cash transactions	No limitations				
3.9	Access to credit line	N/A				
3.10	Cardholder's age	Aged 6-14				
3.11	Imaging cardholder's photo (VAT incl.)	AMD 1 000				
3.12	Card validity period	5 years				
3.13	Other tariffs applicable to the card	As per the tariffs of principle card				

12. TARIFFS AND TERMS OF CREDIT CARDS

T&Cs of credit cards provision						
The credit line is issued on the client's existing or new payment debit card subject to the tariffs and conditions then applicable by the Bank, excluding the T&Cs specified in this paragraph						
	Type of card on which a credit line is provided	MC Standard Visa Classic	MC Gold Visa Gold	Mastercard Student cards ²²	VISA Platinum MC Platinum	VISA Infinite MC World Elite
1.1	Type of card on which a credit line is provided	MC Standard Visa Classic	MC Gold Visa Gold	Mastercard Student cards ²²	VISA Platinum MC Platinum	VISA Infinite MC World Elite
1.2	T&Cs of card issue and service	As per para. 2, Section 11 ("Tariffs and terms of payment debit cards")				
1.3	Maximum credit line limit In case of "ABB-Primary" loan product the credit line can be opened on the gift card issued under a deposit regardless of the limit)	max. AMD 3 mln or the equivalent in foreign currency	max. AMD 20 mln or the equivalent in foreign currency	max. AMD 70 000	max. AMD 50 mln or the equivalent in foreign currency	No limitations
1.4	Annual nominal percentage rate charged on credit line ²³	8% - 19%	8% - 19%	16%	8% - 19%	8% - 19%
1.5	Grace period for charging interests	As per loan agreement	As per loan agreement	-	As per loan agreement	As per loan agreement
1.6	Access to a credit line in the currency and up to 90% of the balance of deposit amount, if any	Accessible As per the T&Cs of ABB-Primary+ loan products	Accessible As per the T&Cs of ABB-Primary+ loan products	Accessible As per the T&Cs of ABB-Primary+ loan products	Accessible As per the T&Cs of ABB-Primary+ loan products	Accessible As per the T&Cs of ABB-Primary+ loan products
1.7	Cash disbursement of funds					
1.7.1.	Provision of cash through "ARMBUSINESSBANK" CJSC ATMs					

²⁰ Only one Mastercard Kids card can be issued for each child attached to the main (principal) card. In case of multiple main cards, multiple Mastercard Kids cards may be issued to the same child.

²¹ From card account through ATM, POS and without using a card

²² The credit line is provided subject to the T&Cs of "ABB-Golden Youth" loan product

²³ Subject to type of collateral and currency of the credit line

	For credit cards	0.3%	0.5%	0.3%	1%	1%
	For credit cards with grace period	1%	1%	-	1%	1%
	For cards with “ABB-EXPRESSO”, and “ABB-AVIA+”, “My ABB” and “My ABB+” suspended types of credit lines	3%	3%	-	-	-
1.7.2.	Provision of cash from a card account without using a card and via POSs at “ARMBUSINESSBANK” CJSC branches (cash withdrawals from card accounts made for the first time using credit cards are carried out exclusively with plastic cards)					
	For credit cards (in AMD)			0.5%, min. AMD 200		1%, min. AMD 200
	For credit cards with grace period (in AMD)		1%, min. AMD 1000	-		1%, min. AMD 1000
	For credit cards and credit cards with grace period (in foreign currency)			2%, min. AMD 500		
	For cards with “ABB-EXPRESSO”, and “ABB-AVIA+”, “My ABB” and “My ABB+” suspended types of credit lines	3%			-	
1.7.3.	Provision of cash from ATMs and cashout points of ArCa member banks					
	For credit cards			1%		
	For credit cards with grace period	2%		-		2%
	For cards with “ABB-EXPRESSO”, and “ABB-AVIA+”, “My ABB” and “My ABB+” suspended types of credit lines	3%			-	
1.7.4.	Provision of cash from ATMs and cashout points of other banks					
	For credit cards	1%, min. AMD 1 500	1%, min. AMD 1 500	1%, min. AMD 1 500	1%, min. AMD 2 000	1%, min. AMD 2 000
	For credit cards with grace period	3%, min. AMD 2 000	3%, min. AMD 2 000	-	3%, min. AMD 2 000	3%, min. AMD 2 000
	For cards with “ABB-EXPRESSO”, and “ABB-AVIA+”, “My ABB” and “My ABB+” suspended types of credit lines	3%, min. AMD 2 000	3%, min. AMD 2 000	-	-	-
1.8	Transfer of funds					
1.8.1	Transfer from card account to bank account the Bank branches Intra-bank transfer and interbank transfer within RA in AMD and intra-bank transfer in foreign currency					
	For credit cards			0.5%, minimum AMD 200		
	For credit cards with grace period	0.5%, minimum AMD 200		-		0.5%, minimum AMD 200
	For cards with “ABB-EXPRESSO”, “ABB-RISTRETTO” and “ABB-AVIA+”, “My ABB” and “My ABB+” suspended types of credit lines	3%	3%	-	-	-
1.8.2	Bank-to-Bank transfers in foreign currency					As per para. 2.4 and para.2.6 under Section 3 (“Transfers”)
1.8.3	Transfer from card account at the Bank branches to card number (within the system of “ARMBUSINESSBANK” CJSC, banks of Armenia and Artsakh)					
	For credit cards			1%		
	For credit cards with grace period	1%	1%	-	1%	1%
	For cards with “ABB-EXPRESSO”, “ABB-RISTRETTO” and “ABB-AVIA+”, “My ABB” and “My ABB+” suspended types of credit lines	3%	3%	-	-	-
1.9	Other terms and conditions					
						As per Section 11 (“Tariffs and Terms of Payment Debit Cards”)

13. SERVICE OF PAYMENT CARDS ISSUED BY OTHER BANKS

1.	Provision of cash through POS terminals at “ARMBUSINESSBANK” CJSC branches The given tariff applies only to the foreign bank cards, no tariff applies to the cards of ArCa system banks.	
1.1	In AMD	3%, min AMD 1 000
1.2	In foreign currency	3%, min AMD 2 000
2.	Limit for one cash withdrawal transaction from “ARMBUSINESSBANK” CJSC ATMs	
2.1	Cards of Armenian banks	AMD 400 000
2.2	Cards of other banks	AMD 150 000
3.	Transfer from “ARMBUSINESSBANK” CJSC ATMs with the use of a card to “ARMBUSINESSBANK” CJSC card	1%, min. AMD 500

- These tariffs also apply to contracts valid until 14.09.2023.
- Tariffs for the services provided by the bank are charged in Armenian drams only.
- These tariffs refer to standard transactions performed by the Client. For all cases when either the correspondent bank or the

intermediary bank engaged in servicing the transaction, claims to pay or charges extra commitment fee from the Bank for the transaction, the Bank accordingly reserves the right to charge such commitment fee from Client's account in addition to the standard commission already paid by the Client.

- The tariffs, provisions and the list of services set forth herein may change over time, about which the Clients will be informed by the Bank's information service, through press releases or other means of mass media.
- Subject to the Bank's principles for classifying Corporate Clients, the Bank may offer other fees and charges to them. Other fees and charges for separate Clients shall be stipulated under agreement.