

“ABB –KIDS” payment card INFORMATION NEWSLETTER

1. Card Tariffs

Type of the card	MasterCard KIDS card
Card validity	5 years
Annual card servicing fee	AMD 1000
Card currency	In the currency of parent card / AMD, USD, EUR, RUB/
Cardholder's age	6-14
Minimum card account balance	N/A
Card reissue upon its expiry	AMD 0
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 1000
Maximum amount of daily transactions (cash and non-cash) (the limit is not subject to review)	
AMD card account	AMD 30 000
USD card account	USD 75
EUR card account	EUR 75
RUB card account	RUB 5500
Maximum number of daily cash transactions (the limit is not subject to review)	10
Maximum number of daily non-cash transactions	No limitations
Access to credit line	N/A
Imaging cardholder's photo (VAT incl.)	AMD 1000
Other tariffs and terms of the card	As per the tariffs for the parent card

2. List of documents required to open a card

Child's birth certificate /also passport if any /
Child's public service number
Parent/guardian ID
Parent/guardian public service number

3. Description of the card

Mastercard Kids cards are issued in the name of the child only as a card attached to the parent / guardian's main card account.

Mastercard Kids cards are issued as a card attached to parent/guardian card. In case there is no card in the name of the parent/guardian with ARMBUSINESSBANK, a new card shall be opened (as per the Bank tariffs) to which Mastercard Kids shall be attached. The card is a name card, which contains the child's name, i.e. the actual owner of the card, and at the request of the parent the child's photo can be printed on the back of the card. Mastercard Kids cards can be attached both to the cards of MasterCard and VISA payment systems. Tariffs for Mastercard Kids cards are included in the Bank's tariffs for individuals. Within the limits established by the Bank, Mastercard Kids

cards can be used to withdraw funds at ATMs, POSs, as well as make online transactions (there exist restrictions for online transactions).

The cards shall be replenished by parents / guardians.

Information about child's transactions will be available to parents through messages, Internet/Mobile Banking app, through phone calls or visits to the Bank premises.

One Mastercard Kids card can be issued per child in addition to the main card. In case of multiple main cards, multiple Mastercard Kids cards may be issued to the same child.

Tariffs for Mastercard Kids cards are included in the Bank's tariffs for services provided to individuals.

4. Bank details:

“ARMBUSINESSBANK” Closed Joint Stock Company

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Website: www.armbusinessbank.am, E-mail: info@armbusinessbank.am

Certificate of registration N 0176, issued 10.12.1991, Bank license N 40, issued 10.12.1991

List of services rendered by the Bank is stipulated subject to Chapter 4 of RA Law “On Banks and Banking”.

- Given tariffs are subject to change. Please contact Armbusinessbank CJSC for the details
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