

Salary tarriff projects

		1. "Basic-1"		2. "Basic-2"		3. "Efficient-1".		4. "Efficient-2".		5. "Preferential-1"		6. "Preferential-2"	
<i>Number of cards opened with the Bank per enterprise</i>		<i>Up to 50</i>		<i>Up to 50</i>		<i>51-100</i>		<i>51-100</i>		<i>100 and above</i>		<i>100 and above</i>	
<i>Salary fund for Bank cards per enterprise</i>		<i>up to AMD 5 mln per month</i>		<i>AMD 5 mln and above per month</i>		<i>up to AMD 10 mln per month</i>		<i>AMD 10 mln and above per month</i>		<i>up to AMD 20 mln per month</i>		<i>AMD 20 mln per month</i>	
<i>Type of service</i>		<i>Visa Classic Mastercard Standard</i>	<i>Visa Gold Mastercard Gold</i>	<i>Visa Classic Mastercard Standard</i>	<i>Visa Gold Mastercard Gold</i>	<i>Visa Classic Mastercard Standard</i>	<i>Visa Gold Mastercard Gold</i>	<i>Visa Classic Mastercard Standard</i>	<i>Visa Gold Mastercard Gold</i>	<i>Visa Classic Mastercard Standard</i>	<i>Visa Gold Mastercard Gold</i>	<i>Visa Classic Mastercard Standard</i>	<i>Visa Gold Mastercard Gold</i>
Card issue		AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
Card currency		AMD	AMD	AMD	AMD	AMD	AMD	AMD	AMD	AMD	AMD	AMD	AMD
Card account opening and maintenance		AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
Annual service fee		AMD 1500	AMD 8000	AMD 1500	AMD 8000	AMD 1200	AMD 5000	AMD 1200	AMD 5000	AMD 700	AMD 5000	AMD 0	AMD 3000
Receipt of PIN code /one-time fee charged upon card issuance/	In case of receiving the PIN code via sms	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	In case of receiving the PIN code in a PIN envelope ¹	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
Minimum balance requirement		AMD 900	AMD 900	AMD 500	AMD 500	AMD 900	AMD 900	AMD 500	AMD 500	AMD 900	AMD 900	AMD 500	AMD 500
Provision of additional card		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Card double issue for the same validity period in the event of card damage/loss, access to card details by third parties		AMD 1000	AMD 2000	AMD 1500	AMD 2000	AMD 1200	AMD 1500	AMD 1200	AMD 1500	AMD 700	AMD 1000	AMD 700	AMD 1000
Activation of SMS service		AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
Fee for each incoming SMS		AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0

¹ Where no ATM of "ARMBUSINESSBANK" CJSC is installed in the given area, the tariff under this paragraph is set at AMD 0

Replenishment of a card account (cash credit)	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
Provision of a statement of a card account	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
Provision of an additional statement of a card account (VAT included)	AMD 500	AMD 0	AMD 500	AMD 0	AMD 500	AMD 0	AMD 500	AMD 0	AMD 500	AMD 0	AMD 500	AMD 0	AMD 0
Fee for provision of cash at Bank ATMs and POSs	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %
Fee for cash-out at ATMs and POSs of the Bank in case of credit cards	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
Fee for cash-out at ATMs and POSs of other ArCa member banks	1 %	1 %	1 %	1 %	1 %	1 %	1 %	1 %	1 %	1 %	1 %	1 %	1 %
Fee for cash-out at ATMs and POSs of other banks ²	1%, min. AMD 2 000	1%, min. AMD 2 000	1%, min. AMD 2 000	1%, min. AMD 2 000	1%, min. AMD 2 000	1%, min. AMD 2 000	1%, min. AMD 2 000	1%, min. AMD 2 000	1%, min. AMD 2 000	1%, min. AMD 2 000	1%, min. AMD 2 000	1%, min. AMD 2 000	1%, min. AMD 2 000
Fee for cash-out from card account without a card	0,5 %	0,5 %	0,5 %	0,5 %	0,5 %	0,5 %	0,5 %	0,5 %	0,5 %	0,5 %	0,5 %	0,5 %	0,5 %
Fee for cashless transactions (trading through POS or Internet)	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %
Annual interest rate accrued on a favorable card account balance	3%	4%	3%	4%	3%	4%	3%	4%	3%	4%	3%	4%	4%
Cashless transfer /conversion/ from Card account without using the Card at the branch of the Bank (within the system of "ARMBUSINESSBANK" CJSC, to other banks of Armenis and Artsakh) ³	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Card to card transfer	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Transfer /conversion/ from Card account to account number via Internet/Mobile banking (within the system of "ARMBUSINESSBANK" CJSC, to other banks of Armenis and Artsakh)	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %	0 %
Cashless transfer /conversion/ from Card account to Card number via Internet/Mobile banking (within the system of "ARMBUSINESSBANK" CJSC, to other banks of Armenis and Artsakh)	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%

² All foreign banks are other banks including "VTB-Armenia Bank" CJSC, "HSBC Bank Armenia" CJSC

³ 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

