Salary tarriff projects

		1."Basic-1"		2."Basic-2"		3."Efficient-1".		4."Efficient-2".		5."Preferential-1"		6. "Preferential- 2"	
Number of cards opened with the Bank per enterprise		Up to 50		Up to 50		51-100		51-100		100 and above		100 and above	
Salary fund for Bank cards per enterprise		up to AMD 5 mln per month		AMD 5 mln and above per month		up to AMD 10 mln per month		AMD 10 mln and above per month		up to AMD 20 mln per month		AMD 20 mln per month	
Type of service		Visa Classic Mastercard Standard	Visa Gold Mastercard Gold	Visa Classic Mastercard Standard	Visa Gold Mastercard Gold	Visa Classic Mastercard Standard	Visa Gold Mastercard Gold	Visa Classic Mastercard Standard	Visa Gold Mastercard Gold	Visa Classic Mastercard Standard	Visa Gold Mastercard Gold	Visa Classic Mastercard Standard	Visa Gold Mastercard Gold
Card issue	Card issue		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 a	nd 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 requir	rement	AMD 0											
Provision of additional c	ard	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
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

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

Provision of a statement of a card account	AMD 0											
Provision of an additional statement of a card account (VAT included)	AMD 500	AMD 0										
Fee for provision of cash at Bank ATMs and POSs	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%
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 %
Fee for cash-out at ATMs and POSs of other banks ²	1%, min. AMD 2 000	1%, min. AMD 2000	1%, min. AMD 2 000	1%, min. AMD 2000	1%, min. AMD 2 000	1%, min. AMD 2000	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 %
Fee for cashless transactions (trading through POS or Internet)	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%
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%
Card to card transfer	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 %
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%
Access to credit line	As per T&Cs applicable in the Bank											

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

³No 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

Maximum amount of daily transactions (debit transactions certified online, except transactions conducted in the Bank's operating system)	AMD 1.000.000	AMD 4.000.000	AMD 1.000.000	AMD 4.000.000	AMD 1.000.000	AMD 4.000.000	AMD 1.000.000	AMD 4.000.000	AMD 1.000.000	AMD 4.000.000	AMD 1.000.000	AMD 4.000.000
Maximum amount of each cash transaction (cash-out by card via ATM)	AMD 400.000	AMD 500.000	AMD 400.000	AMD 500.000	AMD 400.000	AMD 500.000	AMD 400.000	AMD 500.000	AMD 400.000	AMD 500.000	AMD 400.000	AMD 500.000
Maximum number of daily transactions	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
Including maximum number of daily cash transactions	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 reviewing cash/cashless transactions limit (fixing of daily transactions limit up to the fivefold)	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
Imaging cardholder's photo on the reverse side	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
Imaging organization's logo on the reverse side of the card /given option and tariff are applicable for the organization/	AMD 500	AMD 500	AMD 500	AMD 500	AMD 500	AMD 500	AMD 500	AMD 500	AMD 500	AMD 500	AMD 500	AMD 500
Card blocking	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 unblocking (in case of 3 wrong PINs)	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
Card unblocking	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
Inclusion of a card into international STOP-list (for 14 days in one region)	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000	AMD 20 000
Withdrawal of a card from international STOP-list	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 unreasonably claimed deal: In case of transactions made through ArCa ATMs and POSs In case of transactions made through other banks' ATMs and POSs	- AMD 1000 - AMD equivalent of USD 25	-AMD 1000 - AMD equivalent of USD 25	AMD 1000 - AMD equivalent of USD 25	-AMD 1000 - AMD equivalent of USD 25	AMD 1000 - AMD equivalent of USD 25							
Card closing	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 validity	5 years	5 years	5 years	5 years	5 years	5 years	5 years	5 years	5 years	5 years	5 years	5 years