

"ABB-CORPORATE"
term deposit for legal entities and P/E

General terms for deposit attraction

- Annual interest rates of deposits:

Currency	Armenian dram (AMD)				
Term of investment (by days)	Annual maximum interest rate (%) by frequency of interest payments				
	Monthly	Quarterly	Semi-annually	Annually	Upon maturity
31-90 days	5.75	-	-	-	6
91-180 days	6.75	6.85	-	-	7
181-365 days	8.5	8.6	8.7	-	9
366-550 days	9.4	9.45	9.5	9.55	9.6
551-730 days	9.85	9.9	9.95	10.05	10.1
731-1095 days	10.15	10.2	10.25	10.3	10.35

Currency	US dollar (USD)				
Term of investment (by days)	Annual maximum interest rate (%) by frequency of interest payments				
	Monthly	Quarterly	Semi-annually	Annually	Upon maturity
31-90 days	0.5	-	-	-	0.55
91-180 days	0.75	0.8	-	-	0.85
181-365 days	3.2	3.25	3.3	-	3.35
366-550 days	4.2	4.2	4.2	4.2	4.2
551-730 days	4.25	4.25	4.25	4.25	4.25
731-1095 days	4.3	4.3	4.35	4.35	4.35

Currency	Euro (EUR)				
Term of investment (by days)	Annual maximum interest rate (%) by frequency of interest payments				
	Monthly	Quarterly	Semi-annually	Annually	Upon maturity
31-90 days	-	-	-	-	-
91-180 days	-	-	-	-	-
181-365 days	1.1	1.15	1.2	-	1.25
366-550 days	2	2	2	2	2
551-730 days	2.05	2.05	2.05	2.05	2.05
731-1095 days	2.2	2.25	2.3	2.35	2.4

Currency	Russian rouble (RUB)				
Term of investment (by days)	Annual maximum interest rate (%) by frequency of interest payments				
	Monthly	Quarterly	Semi-annually	Annually	Upon maturity
31-90 days	1.65	-	-	-	1.7
91-180 days	2.65	2.7	-	-	2.75
181-365 days	3.6	3.65	3.7	-	3.75
366-550 days	4.5	4.55	4.6	4.65	4.7
551-730 days	4.8	4.85	4.9	4.95	5
731-1095 days	4.35	4.35	4.35	4.35	4.35

- Currency of the deposit - Armenian dram, US dollar, Euro, Russian rouble.
- Minimum amount requirement – AMD 1.000.000, USD 2000, EUR 1500, RUB 120.000.

- **Maximum amount requirement** – AMD 500.000.000, USD 1.000.000, EUR 800.000, RUB 60.000.000. For deposits in excess of these amounts individual terms are defined.
- **Replenishment of the deposit** - not permitted.
- **Frequency of interest payments** – Interests are paid monthly, quarterly, semi-annually, annually or upon maturity.
- **Calculation of interest** - The Bank calculates interests for the total sum of the deposit available on account on a daily basis, for the whole period of the deposit agreement validity. In addition, the Bank calculates interest rate for each day based on the ratio of at least 1/365 of the fixed interest rate.
- Upon a wish, Depositors may get a Business card and access to credit funds in the currency of their deposit equal to 100% of the amount, and in case of different currencies – up to 95% of the amount, annual interest rate on deposit +3%.
- When making a deposit for 31-180 days - possibility for free use of individual small deposit box until expiration of the deposit period
- Provision of 1 (one) Corporate card free of charge.
- **In case of early withdrawal of the deposit or part of deposit amount by the Depositor, the Bank shall pay out interests payable against the bank account balance subject to the amount and procedure of annual interest established under the Bank tariffs, unless otherwise specified for this type of deposit under agreement. If the depositor has been paid interests according to bank deposit agreement, upon receipt of the Depositor's request for early refund of the deposit, the Bank shall make a recalculation and extra paid interests shall be deducted from deposit amount, following which the Bank shall return the amount remaining after the recalculation.**