

## FEE SCHEDULE

### APPLICABLE FOR PRODUCTS AND SERVICES RENDERED BY "ARMBUSINESSBANK" CJSC (FOR INDIVIDUALS)

Banking facility		Fees
<b>1.</b>	<b>Account opening and maintenance</b>	
1.1	<b>Account opening and servicing<sup>1</sup></b>	
1.1.1	• For each banking account of individuals	AMD 1 500 (lump charge fee)
1.1.2	Dealing accounts of individuals (Forex)	AMD 5 000 (lump charge)
1.1.3	Opening and servicing a bank account for sums payable to beneficiary within the framework of inclusive education	AMD 0
1.2	<b>Minimum balance on customers' accounts</b>	AMD 0
1.3	<b>Annual percentage rate applicable on the daily balance of account (Accrued interests are paid out on a monthly basis, on the last day of each month)</b>	
1.3.1	For accounts in Armenian drams	1%
1.3.2	For accounts in foreign currency	For accounts in RUB - 1% For accounts in USD, EUR or other currency - 0.01%
1.4	<b>Maintenance and servicing of account which has been dormant for 1 year<sup>2</sup></b>	In the amount equal to the balance on account, maximum AMD 1.500
1.5	<b>Closing of account</b>	AMD 0
1.6	<b>SMS-messages on transactions and balance of account</b>	AMD 0
<b>1.7</b>	<b>Opening and servicing of social package account</b>	
1.7.1	Currency of account	AMD
1.7.2	Opening and servicing of account	AMD 0
1.7.3	Closing of account	AMD 0
1.7.4	Minimum balance requirement	AMD 0
1.7.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.7.6	Annual interest rate applicable to the balance on social account	5 %
1.7.7	Maintenance and servicing of account which has been dormant for 1 year	AMD 0
1.7.8	Provision of a statement of account in Armenian (VAT incl.)	AMD 0
1.7.9	Provision of a statement	As per clause 2.1 of this Fee schedule
<b>1.8</b>	<b>Opening and servicing of escrow accounts</b>	
1.8.1	Deals in immovable property	0,1% of sums credited on account, minimum AMD 20.000, maximum AMD 100.000
1.8.2	Deals in movable property	0,3% of sums credited on account, minimum AMD 15.000, maximum AMD 50.000
<b>1.9</b>	<b>Unallocated metal accounts</b>	
1.9.1	Currency of account	999.9 purity gold
1.9.2	Account opening and maintenance	AMD 1,500
1.9.3	Closing of account	AMD 0
1.9.4	Account minimum balance requirement	0 gr
1.9.5	Minimum transaction rate through the account	1 gr
1.9.6	Cash credit and debit of gold	N/A
1.9.7	Non-cash gold purchase/sale from the Bank	Exchange rate of the Bank fixed for the day
1.9.8	Transfers from account - intra-bank - other banks of RA and abroad	- AMD 0 - 0,1%, minimum AMD 9 000, maximum AMD 50 000
1.9.9	Cashless credit on account	AMD 0
1.9.10	Interest rate accrued on account by the Bank	0%
1.9.11	Provision of statements and references	As per clause 2.1 of this Fee schedule
<b>1.10</b>	<b>State support account /family capital maintenance/</b>	
1.10.1	Currency of account	AMD
1.10.2	Account opening and servicing	AMD 0
1.10.3	Closing of account	AMD 0
1.10.4	Minimum account balance requirement	AMD 0
1.10.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.10.6	Annual interest rate applicable to the balance of state support account	9 %

1.10.7	Maintenance and servicing of account which has been dormant for 1 year	AMD 0
1.10.8	Provision of a reference of account in Armenian (VAT incl.)	AMD 0
1.10.9	Provision of statements	As per clause 2.1 of this Fee schedule
<b>1.11</b>	<b>Banking accounts for maintenance of lump-sum payments (allowances and sums provided under other social security programs)</b>	
1.11.1	Currency of account	AMD
1.11.2	Account opening and servicing	AMD 0
1.11.3	Closing of account	AMD 0
1.11.4	Minimum account balance	AMD 0
1.11.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.11.6	Annual interest rate applicable to the balance of account	0.01%
1.11.7	Maintenance and servicing of account which has been dormant for 1 year	AMD 0
1.11.8	Provision of a reference of account in Armenian (VAT included)	AMD 0
1.11.9	Provision of statements	As per clause 2.1 of this Fee schedule
<b>1.12</b>	<b>Bank accounts of beneficiaries 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"</b>	
1.12.1	Currency of account	AMD
1.12.2	Account opening and servicing	AMD 0
1.12.3	Closing of account	AMD 0
1.12.4	Minimum account balance	AMD 0
1.12.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.12.6	Maintenance and servicing of account which has been dormant for 1 year	AMD 0
1.12.7	Provision of a reference of account in Armenian (VAT incl.)	AMD 0
1.12.8	Provision of statements	AMD 0
1.12.9	Beneficiaries are provided with Visa Classic or MC Standard cards	As per clause 13.2
1.12.10	Annual interest rate applicable to the balance of bank account and card account	7.25% <sup>3</sup> • Effective of 02.05.22 - 9.25 %
<b>1.13</b>	<b>Social accounts (Banking account for the maintenance of pensions and regular payments provided under other social security programs)</b>	
1.13.1	Currency of account	AMD
1.13.2	Account opening and servicing	AMD 0
1.13.3	Closing of account	AMD 0
1.13.4	Minimum account balance	AMD 0
1.13.5	Remittances from the account /intra-bank, other banks of RA/	AMD 0
1.13.6	Maintenance and servicing of account which has been dormant for 1 year	AMD 0
1.13.7	Provision of a reference of account in Armenian (VAT incl.)	AMD 0
1.13.8	Provision of statements	AMD 0
1.13.9	Beneficiaries are provided with ARCA card for social security	As per para. 13.1
1.13.10	Annual interest rate applicable to the balance of bank account and card account	5%
<b>2.</b>	<b>Provision of statements, references and other documents of account</b>	
<b>2.1</b>	<b>Provision of statements</b>	
2.1.1	For statements provided mandatorily after each transaction or each month	AMD 0
2.1.2	For each statement provided with other periodicity (VAT incl.):	
	• At the premises of the Bank, by e-mail, via internet/mobile banking	AMD 500
	• By post	AMD 500 + fee for postal service
<b>2.2</b>	<b>Provision of a reference</b>	
2.2.1	At the premises of the Bank, by e-mail, internet/mobile banking on the account, balance of account, transactions made through or without account (VAT incl.)	
	• In Armenian	AMD 1 000
	• In Russian or English	AMD 2 500
2.2.2	Provision of statement/information by mail on the account, transactions made through or without account (VAT incl.)	Fee under clause 2.2.1 + fee for mail service
2.2.3	Provision of a reference of account in Armenian to be submitted to the Ministry of Labor and Social Issues (VAT incl.)	AMD 0
2.2.4	Provision of a bank account reference and copy of SWIFT message (VAT incl.)	AMD 1 000
2.2.5	Preparing and providing replies (references) to audit inquiry (VAT incl.) <sup>1</sup>	AMD 10 000
2.2.6	Provision of "Income tax refund" reference on the interest paid by borrowers (co-borrowers) for a mortgage loan (incl. VAT)	- In hand in hard copies at the Bank premises - AMD 0 (by one reference per quarter) - By email - AMD 0

<b>2.3</b>	<b>Provision of a reference copy, document on transactions made through/without account (VAT incl.):</b>	
2.3.1	At the premises of the Bank, by e-mail, via internet/mobile banking for transactions with the period of remoteness	
	• For up to 1 year	AMD 2 000
	• For 1 to 3 years	AMD 5 000
	• For 3 to 5 years	AMD 10 000
2.3.2	By post	Fee under clause 2.3.1 + fee for postal service
<b>2.4</b>	<b>Dispatch of documents by DHL on transactions made at the Bank (up to 150g) (VAT incl.)</b>	<b>AMD 40 000</b>
<b>3.</b>	<b>Mediation of services provided to participants of funded pension system</b>	
3.1	• Opening of account	AMD 0
3.2	• Making amendments to personal details of the participants	AMD 0
3.3	• 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	AMD 0
3.4	• Receiving information on pension account from the registrar of participants and transfer thereof to the participant	AMD 0
<b>4.</b>	<b>Money transfers</b>	
4.1	Transfers within the system of "ARMBUSINESSBANK" CJSC (inter-branch remittances) in local and foreign currency	AMD 0
4.2	Bank-to-bank transfers	
4.2.1	In local currency (within Armenia)	
a)	Through bank accounts	AMD 0
6)	Without opening a bank account	
	• AMD 25 000 and less	AMD 100
	• AMD 25 001 - 100 000	AMD 200
	• AMD 100 001 - 500 000	AMD 300
	• AMD 500 001 -1 000 000	AMD 500
	• AMD 1 000 001 and above	AMD 1 000
4.2.2	Express transfers (within the same banking day) in local currency within Armenia	0.1%, min AMD 500, max AMD 5 000
4.2.3	Amendments to, including cancellation of, transfer order in Armenian drams	AMD 1 500
4.2.4	<b>Remittances in foreign currency</b>	
4.2.4.1	Other than Armenia	
a)	<b>Execution of money orders</b>	
	• In US dollars, Euro and other convertible currency <sup>4</sup>	
	<b>"BEN" <sup>5</sup></b>	0.15%, min AMD 3 000, max AMD 30 000
	<b>"OUR" <sup>6</sup></b>	0.15%, min. AMD 7500, max AMD 50 000
	<b>"G-OUR" <sup>7</sup> (only in USD)</b>	<b>"OUR" + AMD 10 000</b>
	• In Russian rubles <b>"OUR" only</b>	0,1%, min AMD 3 000, max AMD 30 000
b)	<b>In relation to executed transfers</b>	
	In US dollars, Euro and other convertible currency	AMD 25 000
	• Refund of amount upon beneficiary's consent	
	• Amendments to terms	
	• Retrieval	
	• In Russian rubles	
	• Refund of amount upon beneficiary's consent	AMD 5 000
	• Amendments to terms	
	• Retrieval	
c)	<b>In relation to non-executed transfers</b>	
	• Cancellation of a transaction	AMD 0
4.2.4.2	<b>Within Armenia</b>	
	In USD and EUR through Central bank of Armenia	0.1%, min AMD 5 000, max AMD 20 000
4.3	Cashless transfer from a bank account through Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)	
4.3.1	- transfer to the card (to the card number)	1%
4.3.2	- transfer to account – in AMD	AMD 0
4.3.3	- transfer to account – in USD and EUR	As per tariffs under clause 4.2.4.2
<b>5.</b>	<b>Transfers via international money transfer systems</b>	

5.1. Funds Transfers via MONEY GRAM					
Money transfers to Russia, Ukraine, Belarus, Georgia, Moldova, Tajikistan, Uzbekistan, Kazakhstan, Kyrgyzstan, Turkmenistan (U.S. dollars)		Other countries (U.S. dollars)		Nigeria (U.S. dollars)	
Amount of transfer	Fee /payable in equivalent AMD/	Amount of transfer	Fee /payable in equivalent AMD/	Amount of transfer	Fee /payable in equivalent AMD/
0,01 – 100,00	2,0	0,01 – 100,00	12,00	1 – 100,00	12,00
100,01-200,00	4,00	100,01-250,00	20,00	100,01-250,00	20,00
200,01-300,00	6,00	250,01-400,00	24,00	250,01-400,00	24,00
300,01-400,00	8,00	400,01-600,00	32,00	400,01-600,00	32,00
400,01-500,00	10,00	600,01-800,00	40,00	600,01-800,00	40,00
500,01-750,00	14,00	800,01-1000,00	50,00	800,01-1000,00	50,00
750,01-1 000,00	19,00	1000,01-1200,00	60,00	1000,01-1200,00	60,00
1 000,01-1 500,00	28,00	1200,01-1 800,00	75,00	1200,01-1 800,00	75,00
1 500,01-2 000,00	37,00	1 800,01-2 500,00	100,00	1 800,01-2 500,00	100,00
2 000,01-2 500,00	46,00	2 500,01-5 000,00	150,00	2 500,01-5 000,00	150,00
2 500,01-3 000,00	55,00	5 000,01-7 500,00	225,00	5 000,01-7 500,00	225,00
3 000,01-3 500,00	64,00	7 500,01- 8 000,00	300,00	7 500,01	300,00
3 500,01-4 000,00	73,00				
4 000,01-4 500,00	83,00				
4 500,01-5 000,00	92,00				
5 000,01-5 500,00	95,00				
5 500,01-6 000,00	99,00				
6 000,01-6 500,00	109,00				
6 500,01-7 000,00	119,00				
7 000,01-8 000,00	139,00				
5.2 RIA International Money Transfers					
Destination country	Amount	Currency	Fee /payable in equivalent AMD/		
Russia, Ukraine, Georgia, Moldova, Belarus, Greece, Israel, Kazakhstan, Kyrgyzstan, Uzbekistan	0.01-200.00	USD / EUR	2 USD/EUR		
	200.01-5,000.00		0.9 % of transferred amount		
Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Romania, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, UK	0.01-200.00	USD / EUR	4 USD/EUR		
	200.01-5,000.00		2 % of transferred amount		
Other countries covering the RIA system	0.01-200.00	USD / EUR	6 USD/EUR		
	200.01-5,000.00		3 % of transferred amount		
5.3 INTELEXPRESS International Transfers					
Destination country	Amount	Currency	Fee /payable in equivalent AMD/		
Georgia, Moldova, Uzbekistan Ukraine and United Kingdom	-	USD / EUR	1.00%		
Greece, Czech Republic, Israel, Cyprus and Mongolia	-	USD / EUR	1.50%		
Denmark	-	EUR	1.50%		
Belgium, Spain, Italy, Norway, Netherlands, Switzerland, Sweden, Germany, Poland, Lithuania	-	EUR	1.80%		
France	-	EUR	2.00%		
Romania S & S (transfer to Smith and Smith)	-	EUR	1.8% min 2 EUR		
Albania	-	EUR	2% min 5 USD / EUR		
Bulgaria	-	EUR	2% min 4 USD / EUR		
Bangladesh, Indonesia, Pakistan, the Philippines, Sri Lanka	0.01-100	USD / EUR	5 USD / EUR		
	100.01-200		7 USD / EUR		
	200.01-300		9 USD / EUR		
	300.01-400		11 USD / EUR		
	400.01-500		13 USD / EUR		
	500.01-750		16 USD / EUR		

	750.01-1000 1000.01-1250 1250.01-1500 1500.01-1750 1750.01-2000		19 USD / EUR 22 USD / EUR 25 USD / EUR 28 USD / EUR 30 USD / EUR
USA	-	USD	3% min 3 USD
Nepal	-	USD/ EUR	1.5% min 5 USD

#### 5.4 Funds Transfers via UNISTREAM

Type of transfer	Country of remittance	Amount of transfer	Currency	Fee /payable in equivalent AMD/
Unaddressed transfers	Russia	-	<ul style="list-style-type: none"> <li>• USD</li> <li>• EUR</li> <li>• RUB</li> </ul>	1 %
	Georgia	-	<ul style="list-style-type: none"> <li>• USD</li> <li>• EUR</li> </ul>	1 %
			<ul style="list-style-type: none"> <li>• RUB</li> </ul>	2 %
	Within Armenia	-	<ul style="list-style-type: none"> <li>• AMD</li> <li>• USD</li> <li>• EUR</li> <li>• RUB</li> </ul>	0.6%
Bi-currency remittances	CIS, Russia, Georgia	As per established limits (differ by countries)	<p>Transfers are made:</p> <ul style="list-style-type: none"> <li>• in AMD, while the recipient may receive the amount in other currency - USD, EUR or RUB;</li> <li>• in RUB, while the recipient may receive the amount in USD;</li> <li>• in USD, while the recipient may receive the amount in RUB</li> </ul>	0%
	Italy	<ul style="list-style-type: none"> <li>• up to RUB 12,000</li> <li>• RUB 12,000.01 and over</li> </ul>	Transfers are made in RUB, while the recipient may receive the amount in EUR	<ul style="list-style-type: none"> <li>• RUB 200</li> <li>• 0%</li> </ul>
		<ul style="list-style-type: none"> <li>• up to USD 200</li> <li>• USD 200.01 and over</li> </ul>	Transfers are made in USD, while the recipient may receive the amount in EUR	<ul style="list-style-type: none"> <li>• USD 3</li> <li>• 0%</li> </ul>
<ul style="list-style-type: none"> <li>• up to AMD 110,000</li> <li>• AMD 110,000.01 and over</li> </ul>		Transfers are made in AMD, while the recipient may receive the amount in EUR	<ul style="list-style-type: none"> <li>• AMD 1600</li> <li>• 0%</li> </ul>	
Unaaddressed and addressed transfers	Any country supporting Unistream system	-	<ul style="list-style-type: none"> <li>• USD</li> <li>• EUR</li> <li>• RUB</li> </ul>	As per tariffs prescribed by the system (differ by countries)

#### 5.5 Funds Transfers via CONVERSE TRANSFER

Country	Currency	Amount of transfer	Fees /payable in equivalent drams/
Within Armenia	AMD	AMD 5.000.000	0.7%
	RUB	RUB 600.000	
	USD	USD 20.000	
	EUR	EUR 15.000	

	Russia		RUB USD EUR	-	Payment of sums transferred only from Russia						
<b>6. Acceptance of payments for motor check-up services</b>											
6.1	Acceptance of payments for motor check-up services				AMD 1 000						
6.2	Fee for reissue of the slip				AMD 500						
<b>7. Safe custody</b>											
7.1	Safe custody vault				VAT included						
	Acceptance of valuables and documents on safe custody (VAT included)				AMD 300 (per day)						
	<ul style="list-style-type: none"> <li>Reception of gold on deposit (VAT included) – the tariff refers to the gold collateral for repaid loans of the Bank</li> </ul>				AMD 1000 (lump charge)						
7.2	<b>Individual safe deposit boxes (VAT included)</b>										
	<b>Head office (size of the deposit-box)</b>	<b>Branches (size of the deposit-box)</b>	<b>Box volume /mm3/</b>	<b>1 day</b>	<b>2-7 days</b>	<b>8-15 days</b>	<b>16-30 days</b>	<b>31-90 days</b>	<b>91-180 days</b>	<b>181- 270 days</b>	<b>271-365 days</b>
	<b>Small</b> (417x255x75)	<b>Small</b> (75x255x417,75x2 95x500,80x300x4 19,85x295x490,85 x300x500,90x280 x490,95x280x500)	Up to 13,300,000	AMD 1 000	AMD 3 000	AMD 5 000	AMD 7 000	AMD 10 000	AMD 17 000	AMD 20 000	AMD 27 000
	<b>Medium</b> (417x255x257)	<b>Medium</b> (170x255x417,170 x280x490,175x28 0x500,175x295x4 90,175x300x500,2 50x300x500,260x 300x500,260x300 x419)	13,300,001- 39,000,000	AMD 1 500	AMD 5 000	AMD 7 000	AMD 9 000	AMD 15 000	AMD 25 000	AMD 27 000	AMD 32 000
	<b>Large</b> (410x255x380)	<b>Large</b> (185x545x417,470x 200x490,175x590x4 90,175x500x600,20 0x530x500,200x500 x600,375x300x419, 380x300x500,400x3 00x500)	39,000,001- 60,000,000	AMD 2 000	AMD 7 000	AMD 10 000	AMD 13 000	AMD 20 000	AMD 30 000	AMD 32 000	AMD 37 000
	<b>Massive</b> (417x650x265)	<b>Massive</b> (275x500x550,650 x300x419,650x30 0x500)	60,000,000 and over	AMD 3 000	AMD 8 000	AMD 12 000	AMD 18 000	AMD 25 000	AMD 32 000	AMD 35 000	AMD 40 000
7.3	Failure by Customer to hand over the safe deposit box and key after agreement validity				AMD 500 (for each day past due; over the period of the state of emergency declared by the Government of Armenia - AMD 0)						
7.4	Penalty for each loss or damage of the key from the box				AMD 40.000						
<b>8. International documentary operations</b>											
<b>8.1</b>	<b>International collection of payments</b>										
	<b>Import collection</b>										
8.1.1	Notice of collection order or amendments thereto				AMD 5 000						
8.1.2	Return of documents submitted for documentary collection to correspondent banks, outstanding by the customer				AMD 30 000						
8.1.3	Delivery of documents against collection payment or acceptance thereof				0.25%, min AMD 35 000 max. AMD 70 000						
	<b>Export collection</b>										
8.1.4	Issue of collection order, verification and delivery of collection documents				0,25%, min AMD 25 000 max. AMD 100 000						
8.1.5	Amendments to terms of collection order, cancellation thereof included				AMD 15 000						
<b>8.2</b>	<b>International documentary credits</b>										
	<b>Import letter of credit</b>										
8.2.1	Issue of L/C										
a)	with deposition of customer funds				0.15%, min AMD 45 000						
b)	other security				as per additional agreement						
8.2.2	Confirmation by other bank of L/C issued by "ARMBUSINESSBANK" CJSC				tariff fee under section 8.2.1 + confirming bank's tariff						
8.2.3	Acceptance and verification of documents (per package)				AMD 35 000						
8.2.4	Acceptance of documents with non-conformities (per package)				AMD 50 000						
8.2.5	Amendments to terms and conditions of L/C				AMD 25 000						
8.2.6	Revocation/ cancellation of L/C upon beneficiary's consent				AMD 25 000						
8.2.7	Payment of L/C amount				0.15%, min AMD 10 000, maximum AMD 75 000						

<b>Export letter of credit</b>		
8.2.8	Advice of L/C or amendments thereto	AMD 25 000
8.2.9	Confirmation of L/C	
a)	with deposition of other bank funds	0.15%, min AMD 40 000
b)	other security	as per additional agreement
8.2.10	Acceptance, verification and delivery of documents (per package)	AMD 35 000
8.2.11	Amendments to terms and conditions of L/C	AMD 25 000
8.2.12	Revocation/ cancellation of L/C	AMD 25 000
8.2.13	Transfer of L/C	0.2%, min AMD 45 000
<b>8.3 International bank guarantees</b>		
<b>Issue of a bank guarantee</b>		
<b>8.3.1 Guarantees issued in favor of a beneficiary out of RA</b>		
<b>8.3.1.1 Ex another bank's participation</b>		
a)	Under security of customer's funds (deposition of funds on covering account)	0.5% of guarantee amount lump charge, min AMD 30 000, max AMD 250 000
b)	Other security	2.5% of guarantee amount p.a. (with monthly payments), min AMD 40 000
8.3.1.2	<b>Reissuance of a guarantee by another bank</b>	tariff fee under section 8.3.1.1 + other bank fees
<b>8.3.2 Issuance of guarantee based on the guarantee issued by another bank</b>		
a)	Under security of other bank funds (deposition of funds on covering account)	1.0% of guarantee amount p.a. (with monthly payments), min AMD 40 000
b)	Other security	as per additional agreement
<b>Current maintenance of guarantees</b>		
8.3.3	Amendments to terms of guarantees (excepting increase in amount and prolongation of guarantee term)	AMD 15 000
8.3.4	Advice of guarantee or amendments thereto	AMD 15 000
8.3.5	Settlement of payment demand	0.3 % of amount due, min AMD 45 000, max AMD 100 000
8.3.6	Verification of customer's demand for payment	AMD 20 000
8.3.7	Servicing of a bank guarantee	
a)	Under primary security	AMD 0
b)	Other security	AMD 5 000
<b>Additional T&amp;Cs of international documentary operations</b>		
Commitment fees of intermediary banks and other actual costs are charged additionally		
Postal costs of "ARMBUSINESSBANK" CJSC are charged additionally		
Tariff rates for international bank guarantees are applicable also for Reserve (Standby L/C) letter of credit		
<b>9. Bank guarantees within Armenia</b>		
9.1	Provision (issue) of a bank guarantee	One-time fee
9.1.1	Any type of a bank guarantee under primary security	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
9.1.2	Bank guarantee for bid security (participation in a tender)	1.0 % of the guarantee amount, min AMD 20 000, max AMD 150 000
9.1.3	Performance, Advance Payment bank guarantee	
	• 366 days and less	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
9.1.4	Performance quality (post-completion) and other bank guarantees	2.5-6.5% of the guarantee amount, min AMD 15 000
9.2	Notice of a bank guarantee	AMD 22 000
9.3	Extension of a bank guarantee validity, amendments to T&Cs	1.0-5.0% of guarantee amount, min AMD 15 000
9.3.1	Extension of the validity of any type of a bank guarantee under primary security, amendments to 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
9.4	Payments against guarantees issued or confirmed by the Bank	0.2% of guarantee amount, min AMD 45 000
9.5	Commitment fee for servicing bank guarantees	
9.5.1	Under primary security	AMD 0
9.5.2	Other security	AMD 5 000
<b>10. Cash operations</b>		
10.1	Cash credit on Customer's account <sup>8</sup>	
	• Armenian drams	AMD 0

	<ul style="list-style-type: none"> <li>• US dollars</li> <li>• Other freely convertible foreign currency<sup>9</sup></li> </ul>	AMD 0 Bank's daily tariff rate
10.2	Provision of cash from customer's account	
	<ul style="list-style-type: none"> <li>• Armenian drams</li> <li>• US dollars</li> <li>• Other freely convertible foreign currency</li> </ul>	0,3% 1.5 % Bank's daily tariff rate
10.2.1	Provision of cash (AMD) from social account	AMD 0
10.2.2	Provision of cash (AMD) from state support account /where prescribed/ - Armenian drams	AMD 0
10.2.3	Provision of cash from dealing accounts of individuals	AMD 0
10.2.4	Provision of cash (AMD) from banking accounts for the maintenance of lump-sum payments (allowances and sums provided under other programs of social security)	AMD 0
10.2.5	Provision of cash (AMD) from bank account(s) opened within the framework of inclusive education	AMD 0
10.2.6	Provision of cash (AMD) from bank accounts of beneficiaries stipulated by RA Law "On Compensation of Damages Caused to the Life or Health of Military Personnel During the Defenc of the Republic of Armenia"	AMD 0
10.2.7	Provision of cash (AMD) from asylum seekers' service account	AMD 0
10.3	Provision of cash from previously credited cash funds <sup>10</sup>	AMD 0
10.4	Authentication of banknotes (VAT included)	
	<ul style="list-style-type: none"> <li>• Armenian drams</li> <li>• Other freely convertible foreign currency</li> </ul>	AMD 0 0.1%, min AMD 200
10.5	Exchange of old, torn, illustrated banknotes	
	<ul style="list-style-type: none"> <li>• Armenian drams</li> <li>• Other freely convertible foreign currency</li> </ul>	AMD 0 3%
10.6	Counting, packing and return of coins	1%, min AMD 200
10.7	Conveyance of cash funds through collection agency	As per agreement
10.8	Cash withdrawal through POS terminals in the premises of ARMBUSINESSBANK with plastic cards of other banks <sup>19</sup>	
10.8.1	For accounts in AMD	1%
10.8.2	For accounts in foreign currency	1.5 %
<b>11. "Internet-Banking", "Mobile Banking"</b>		
11.1	One-time fee for system connection /with the option to view and make transactions <sup>11</sup>	
11.1.1	Resident individuals /without providing a password generating device - in case of receiving the password through SMS or software supported by OAUTH 2.0 protocol/	AMD 0
11.1.2	Resident individuals /provision of a password generating device/	AMD 7000
11.2	Maintenance fee with access to making transactions <sup>11</sup>	
	<ul style="list-style-type: none"> <li>• Resident individual customers</li> </ul>	AMD 0 /per annum <sup>12</sup>
11.3	Provision of an additional password generating device	AMD 7000
11.4	Provision of a password generating device in case of its loss or damage	AMD 7 000
<b>12. Loan operations</b>		
12.1	Fee for loan bids review	One-time fee chargeable subject to the tariffs defined under the T&Cs of given type of loan product
12.	Fee for loan maintenance	One-time fee chargeable subject to the periodicity and tariffs defined under the T&Cs of given type of loan product
12.	Fee for the conclusion and renewal of the principal contract on the provision of financing instruments	AMD 0
12.4	Provision of a statement on credit commitments in Armenian (VAT included)	AMD 3000
12.5	Provision of statements on credit commitments under the social package and compliance of the general terms of mortgage loans (VAT included)	AMD 0
12.6	Giving consent to (VAT included): <ul style="list-style-type: none"> <li>• lease of the subject of pledge</li> <li>• change of the owner of the subject of pledge</li> <li>• change of address of the subject of pledge</li> <li>• divide a subject of pledge into separate units</li> <li>• state registration of another kind in relation to the subject of pledge</li> </ul>	AMD 5000
12.7	Giving consent to (VAT included): <ul style="list-style-type: none"> <li>• Change of state number of the collateral</li> <li>• Departure of the subject of pledge (vehicle) out of Armenia and Artsakh</li> <li>• Amendment in the technical passport</li> </ul>	AMD 5000
12.8	Replacement of the collateral upon approval of the Bank (VAT included)	AMD 5000
	- In case of replacement of the pledge with a primary pledge	

12.9	Provision of a copy of document on the release of property acting as collateral or consents for the property acting as collateral		AMD 5000
12.10	Provision of a statement on repaid, archived loans, items of collateral in Armenian (VAT incl)		AMD 5000
12.11	Putting a member of the family on record at the address of a pledged real estate or removing a person from registration, upon approval of the Bank (VAT incl.)		AMD 5000
12.12	<b>State registration of the pledge right on real estate (mortgage) with RA Cadastre Committee (tariff is indicated for each pledge (mortgage) (incl. VAT)</b>		
12.12.1	Registration of pledge right of by terms of performance	Within 4 business days	AMD 30 400 (lump charge)
		Within 3 business days	AMD 55 400 (lump charge)
		Within 2 business days	AMD 80 400 (lump charge)
		Within 1 business day	AMD 155 400 (lump charge)
12.12.2	State registration of right under tripartite agreements, by terms of performance	Within 4 business days	AMD 75,400 (lump charge)
		Within 3 business days	AMD 125,400 (lump charge)
		Within 2 business days	AMD 175,400 (lump charge)
12.12.3	Termination of pledge right by terms of performance	Within 2 business days	AMD 2 200 (lump charge)
		Within 1 business day	AMD 10 200 (lump charge)
12.12.4	Acquisition of a unified statement on restrictions by terms of performance	Within 3 business days	AMD 14,200 (lump charge)
		Within 2 business days	AMD 24,200 (lump charge)
		Within 1 business day	AMD 64,200 (lump charge)
12.12.5	Obtaining a pledge certificate		AMD 0
<b>13. Card operations<sup>13</sup></b>			
13.1	<b>"ArCA"</b>	<b>Social security card (Pension card or allowance card)</b>	
		Provided for the maintenance of pensions and regular payments provided under other social security programs	
	Card currency		AMD
	Card issue		AMD 0
	Card prompt issue (within 1 banking day)		AMD 0
	Opening of a card account		AMD 0
	Card account administration		AMD 0
	Annual service fee		AMD 0
	Minimum balance requirement		AMD 0
	Receiving PIN-code in a PIN envelope or through sms		AMD 0
	Card validity		5 years
	Amount of reinforcement of account minimum balance for each additional card		-
	Additional card issue		Not applicable
	Annual fee for additional card maintenance		-
	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 one year free of charge, and for the subsequent case within one year a tariff under this paragraph shall be charged)
	Subscription to SMS service (VAT included) <sup>18</sup>		AMD 0
	Fee for each received SMS (VAT included)		AMD 0
	Replenishment of a card account (cash credit)		AMD 0
	Provision of a statement of a card account		AMD 0
	Fee for cash withdrawal at Bank ATMs and POSs		0 %
	Fee for cash withdrawal at other ArCa member banks' ATMs and POSs		0.5%
	Fee for terminating and canceling an accepted transaction		0.5%
	Fee to cash out funds available on the card account without a card		0% (this tariff is applicable for transactions made after 02.11.2020)
	Fee for cashless transactions at all ArCa member Banks' sales and service points (trading through POSs)		AMD 0
	Annual interest rate accrued on a favorable card account balance		5 %
	Cashless transfer /conversion/ from Card account without using the Card (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) at the Bank branch <sup>14</sup>		0.5%
	Cashless transfer /conversion/ from Card account to account (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) via internet/mobile banking		AMD 0
	Cashless transfer /conversion/ from Card account to the Card by card number via Internet / mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)		1%
	Card to card transfer via ATM		1%
	Access to credit line		Non applicable

Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system)	AMD 500 000 <sup>15</sup>
Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM)	AMD 200 000
Maximum number of daily transactions	10 <sup>16</sup>
Including maximum number of daily cash transactions	5
Fee for reviewing cash transactions limit /fixing daily transactions limit up to the fivefold/	AMD 1 000
Card blocking	AMD 0
Fee for each claimed deal in case of chargebacks (the fee refers to local cashless transaction)	AMD 0
Card unblocking	AMD 0
Card closing	AMD 0

#### International plastic cards

13.2	MasterCard, VISA International <sup>22</sup>	MC Standard / MC Standard (contactless) Visa Classic (contactless)	MC Gold (contactless) Visa Gold (contactless)	MasterCard student card (contactless)	VISA Platinum (contactless) / MC Platinum	VISA Infinite MC World Elite
	Card issue	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	Card currency	AMD or USD or EUR or RUB	AMD or USD or EUR or RUB	Драм PA	AMD or USD or EUR or RUB	AMD or USD or EUR or RUB
	Card prompt issue (within 1 banking day)	AMD 2000	AMD 5000	AMD 5000	AMD 10 000	AMD 0
	Card account opening and administration	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	Annual service fee	AMD 5 000 <sup>11</sup>	AMD 15 000	AMD 3 000	AMD 30 000	AMD 100 000
	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
		In case of receiving the PIN code in a PIN envelope	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	Card validity	5 years	5 years	5 years	5 years	5 years
13.2.1	<i>Debit card minimum balance requirement in the main currency of the card</i>					
	• AMD card account	AMD 5 000 <sup>11</sup>	AMD 5 000 <sup>11</sup>	AMD 500	AMD 5 000	AMD 0
	• USD card account	USD 10	USD 10	-	USD 10	AMD 0
	• EUR card account	EUR 10	EUR 10	-	EUR 10	EUR 0
	• RUB card account	RUB 700	RUB 700	-	RUB 700	RUB 0
13.2.2	<i>Credit cards</i>					
	Credit card minimum balance requirement	AMD 0 or foreign currency equivalent	AMD 0 or foreign currency equivalent	AMD 0 or foreign currency equivalent	AMD 0 or foreign currency equivalent	AMD 0 or foreign currency equivalent
	Access to credit line	Accessible	Accessible	Accessible subject the T&cs of "ABB- Golden Youth" loan product	Accessible	Accessible
	Maximum credit line limit (In case of "ABB-Primary" loan the credit line can be opened on the card issued under the deposit regardless of the limit)	max. AMD 3mln or equivalent in foreign currency	max. AMD 20mln or equivalent in foreign currency	max. AMD 70.000	max. AMD 50 mln or equivalent in foreign currency	No limitatiois
	Annual nominal percentage rate charged on credit line	8% - 19% <sup>16</sup>	8% - 19% <sup>16</sup>	16%	8% - 19% <sup>16</sup>	8% - 19% <sup>16</sup>
	Grace period for charging interests	As per loan contract	As per loan contract	-	As per loan contract	As per loan contract
	Access to credit line in the currency and up to 90% of the balance of deposit amount, if such is available <sup>15</sup>	Accessible As per terms and conditions of "ABB-Primary+" loan product	Accessible As per terms and conditions of "ABB-Primary+" loan product	Accessible As per terms and conditions of "ABB- Primary+" loan product	Accessible As per terms and conditions of "ABB- Primary+" loan product	Accessible As per terms and conditions of "ABB-Primary+" loan product

13.2.3	Provision of additional card <sup>17</sup>	Accessible max 3 cards of the same category	Accessible 1 card of the same category and max 2 cards of a lower category	-	Accessible 1 card of the same category and max 2 cards of a lower category	Accessible 1 card of the same category and max 2 cards of a lower category
	Annual service fee for additional card servicing	AMD 4 000 <sup>11</sup>	AMD 5 000	-	AMD 15 000	AMD 50 000
	Provision of additional card Mastercard Kids card <sup>17</sup>	Accessible	Accessible	-	Accessible	Accessible
	Replenishment amount for account minimum balance for each additional card	AMD 5 000	AMD 5 000	-	-	-
13.2.4	<i>Annual rate of interest accrued on a favorable balance of the card account</i>					
	• AMD	3%	3%	1%	1%	1%
	• USD	0.01%	0.01%	-	0.01%	0.01%
	• EUR	0.01%	0.01%	-	0.01%	0.01%
	• RUB	0.01%	0.01%	-	0.01%	0.01%
	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 2 000	AMD 2 000	AMD 2 000	AMD 5 000	AMD 10 000
13.2.5	Activation of SMS service (VAT included)	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
	Fee for each incoming SMS (VAT included)					
	- For subscribers of mobile operators of RA and Artsakh <sup>11</sup>	- AMD 0	- AMD 0	- AMD 0	- AMD	- AMD
	- For subscribers of mobile operators of other countries	- AMD 100	- AMD 100	- AMD 100	- AMD 100	- AMD 100
13.2.6	Replenishment of a card account (cash credit) <sup>23</sup>	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
13.2.7	Provision of a statement of a card account	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 0
13.2.8	Fee for provision of cash at Bank ATMs					
	For debit cards issued before 25.03.2018	0,3% <sup>11</sup>	0,5%	0%	1%	1%
	For debit cards issued after 26.03.2018	0%	0%	0%	0%	0%
	For credit cards	0,3% <sup>11</sup>	0,5%	0,3%	1%	1%
	For credit cards with grace period	1%	1%	-	1%	1%
	For cards with credit lines "ABB Expresso" and "ABB-AVIA+ /terminated/, "My ABB" /terminated/ and "My ABB+ /terminated/	3%	3%	-	-	-
13.2.9	Fee for provision of cash by cards at Bank POS terminals					
	For debit cards <sup>24</sup>	0,3% <sup>11</sup>	0,5%	0,3%	1 %	1 %
	For credit cards	0,3% <sup>11</sup>	0,5%	0,3%	1 %	1 %
	For credit cards with grace period	1%	1%	-	1 %	1 %
13.2.10	Fee to cash out funds available on the card account without a card (cash withdrawals made for the first time from card accounts are carried out exclusively with plastic cards)					
	For debit cards <sup>25</sup>	1% <sup>11</sup> min. AMD 1000	1% min. AMD 1000	0,5 %	1% min. AMD 1000	1% min. AMD 1000
	For credit cards	1% <sup>11</sup> min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000	1% min. AMD 1000
	For credit cards with grace period	1% min. AMD 1000	1% min. AMD 1000	-	1% min. AMD 1000	1% min. AMD 1000

	For cards with credit lines “ABB Expresso” and “ABB-AVIA+” /terminated/, “My ABB” /terminated/ and “My ABB+” /terminated/	3%	3%	-	-	-
13.2.11	Fee for cash withdrawal at other ArCa member bank ATMs and POS terminals					
	For debit cards	1% <sup>11</sup>	1%	1%	2%	2%
	For credit cards	1% <sup>11</sup>	1%	1%	2%	2%
	For credit cards with grace period	2%	2%	-	2%	2%
	For cards with credit lines “ABB Expresso” and “ABB-AVIA+” /terminated/, “My ABB” /terminated/ and “My ABB+” /terminated/	3%	3%	-	-	-
13.2.12	Fee for cash withdrawal at ATMs and POSs of other banks <sup>18</sup>					
	For debit cards	1%, min. AMD 2 000 <sup>11</sup>	1%, min. AMD 2 000	1%, min. AMD 2 000	2%, min. AMD 2 500	2%, min. AMD 2 500
	For credit cards	1%, min. AMD 2 000 <sup>11</sup>	1%, min. AMD 2 000	1%, min. AMD 2 000	2%, min. AMD 2 500	2%, min. AMD 2 500
	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 credit lines “ABB Expresso” and “ABB-AVIA+” /terminated/, “My ABB” /terminated/ and “My ABB+” /terminated/	3%, min. AMD 2 000	3%, min. AMD 2 000	-	-	-
13.2.13	Card to card transfer via ATM					
	For debit cards	1 % <sup>11</sup>	1 %	1 %	1 %	1 %
	For credit cards	1 % <sup>11</sup>	1 %	1 %	1 %	1 %
	For credit cards with grace period	1%	1%	-	1 %	1 %
	For cards with credit lines “ABB Expresso” and “ABB-AVIA+” /terminated/, “My ABB” /terminated/ and “My ABB+” /terminated/	Not permitted	Not permitted	-	-	-
13.2.14	Cashless transfer /conversion/ from Card account without using the Card at the Bank (within the system of “ARMBUSINESSBANK” CJSC, other banks of Armenia and Artsakh) at the Bank branch <sup>14</sup>					
	For debit cards	1 % <sup>11</sup>	1 %	1 %	1 %	1 %
	For credit cards	1 % <sup>11</sup>	1 %	1 %	1 %	1 %
	For credit cards with grace period	1 %	1 %	-	1 %	1 %
	For cards with credit lines “ABB Expresso” and “ABB-AVIA+” /terminated/, “My ABB” /terminated/ and “My ABB+” /terminated/	3 %	3 %	-	-	-
	Transfer /conversion/ from Card account to account via Internet/mobile banking (within “ARMBUSINESSBANK” CJSC, other banks of Armenia and Artsakh)					
	For debit cards	0 %	0 %	0 %	0 %	0 %
	For credit cards	0 %	0 %	0 %	0 %	0 %
13.2.15	For credit cards with grace period	1 %	1 %	-	1 %	1 %
	For cards with credit lines “ABB Expresso” and “ABB-AVIA+” /terminated/, “My ABB” /terminated/ and “My ABB+” /terminated/	1 %	1 %	-	-	-
3.2.15.1	Transfer /conversion/ from Card account to the Card by card number via Internet/mobile banking (within “ARMBUSINESSBANK” CJSC, other banks of Armenia and Artsakh)	1 %	1 %	1 %	1 %	1 %
13.2.16	Fee for conducting cashless transactions (trading through POSs or internet)	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0
13.2.17	Cashless transfer in foreign currency to foreign countries or RA banks from Card account without using the Card, including via Internet/mobile banking	As per cl. 4.2.4.1, 4.2.4.2 of these tariffs	As per cl. 4.2.4.1, 4.2.4.2 of these tariffs	As per cl. 4.2.4.1, 4.2.4.2 of these tariffs	As per cl. 4.2.4.1, 4.2.4.2 of these tariffs	As per cl. 4.2.4.1, 4.2.4.2 of these tariffs

13.2.18	Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system)						
	AMD card account	AMD 1 000 000	AMD 4 000 000	AMD 200 000	AMD 6 000 000	AMD 10 000 000	
	USD card account	USD 2 500	USD 9 000	-	USD 20 000 USD	USD 30 000	
	EUR card account	EUR 2 000	EUR 8 000	-	EUR 20 000	EUR 30 000	
	RUB card account	RUB 140 000	RUB 560 000	-	RUB 840 000	RUB 1 400 000	
	Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM)						
	AMD card account	AMD 400 000	AMD 500 000	AMD 200 000	AMD 500 000	AMD 500 000	
	USD card account	USD 800 equivalent	USD 1000 equivalent	-	USD 1000 equivalent	USD 1000 equivalent	
	EUR card account	EUR 700 equivalent	EUR 900 equivalent	-	900 EUR equivalent	900 EUR equivalent	
	RUB card account	RUB 55 000 equivalent	RUB 70 000 equivalent	-	RUB 70 000 equivalent	RUB 70 000 equivalent	
	Maximum number of daily transactions	15	20	10	30	40	
	Including maximum number of daily cash transactions	10	20	5	30	40	
	Fee for cash/cashless transactions limit review (fixing of daily transactions limit up to the fivefold)	AMD 1 000	AMD 1 000	AMD 1 000	AMD 0	AMD 0	
	Inclusion of 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	
	Withdrawing a card from international STOP-list	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	
	Card blocking	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0	
	Card unblocking (in case wrong PIN entered three times)	AMD 1 000	AMD 1 000	AMD 1 000	AMD 0	AMD 0	
	Card unblocking	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 1 000 - AMD equivalent of USD 25	- AMD 1 000 - AMD equivalent of USD 25	- AMD 1 000 - AMD equivalent of USD 25	- AMD 1 000 - AMD equivalent of USD 25	- AMD 1 000 - AMD equivalent of USD 25	- AMD 1 000 - AMD equivalent of USD 25
	Imaging cardholder photo on the reverse side (VAT incl.)	AMD 2 000	AMD 2 000	AMD 0	AMD 0	AMD 0	
Card closure	AMD 0	AMD 0	AMD 0	AMD 0	AMD 0		
Temporary urgent issue of card abroad /within 24 hours for 30 days' period/	-	-	-	AMD 80 000	AMD 80 000		
Provision of cash abroad /within 24 hours/ in case of card loss	-	-	-	5% of provided amount, min AMD 20 000	5% of provided amount, min AMD 20 000		
<b>13.2.1 Access to VIP lounges in airports</b>							
<b>9</b>							
• Access to lounges for cardholders who have a valid Priority Pass service card	-	-	-	AMD 13 000 per visit	AMD 13 000 per visit <sup>19</sup>		
• Access to lounges for the guests of	-	-	-	AMD 15 000 per visit	AMD 15 000 per visit		
Access to Lounge Key	-	-	-	For <b>Visa Platinum</b> cardholders – 2 visits in a year free of charge  For more visits and each visit of guests Lounge Key fee is applied  For <b>MC Platinum</b> cardholders and each visit of their guests Lounge Key fee is applied	For cardholders of Visa Infinite cards – 6 visits in a year free of charge  For more visits and for each visit of guests Lounge Key fee is applied  For <b>MC World Elite</b> cardholders and each visit of their guests Lounge Key fee is applied		
<b>13.3 Mastercard Kids card</b>							

	Annual service fee for card servicing	AMD 1000 For depositors under “Armbusinessbank - Baby” deposit /the person in favour of which the deposit is made/ – AMD 0
	Card currency	Currency of parent card
	Replenishment amount for account minimum balance for each additional card	AMD 0
	Card double issue for the same validity period in the event of card damage or loss, access to card details by third parties	AMD 1000
	Maximum amount of daily transactions (the limit is not subject to review)	For cards in AMD – AMD 10 000 For cards in USD – USD 25 For cards in EUR – EUR 20 For cards in RUB – RUB 1400
	Maximum amount of each cash transaction (the limit is not subject to review)	For cards in AMD – AMD 10 000 For cards in USD – USD 25 For cards in EUR – EUR 20 For cards in RUB – RUB 1400
	Maximum number of daily transactions (the limit is not subject to review)	10
	Including maximum number of daily cash transactions (the limit is not subject to review)	5
	Access to credit line	Inaccessible
	Cardholder’s age	6-14
	Imaging cardholder photo (VAT incl.)	AMD 1000
	Card validity	5 years
	Other card tariffs	As per tariffs for parent card
<b>Terminated types of cards</b>		
13.4		<b>Visa Electron<sup>20</sup></b>
	Card issue	Not issued
	Prompt issue of the card (within 1 banking day)	Not issued
	Opening and administration of card account	Not issued
	Annual service fee	AMD 3 000 In case of maternity benefit cards - AMD 1000
	Card validity	3 years
13.4.1	<i>Debit card minimum balance requirement</i>	
	• AMD card account	AMD 2 000
	• USD card account	USD 5
	• EUR card account	EUR 5
13.4.2	<i>Credit cards</i>	
	Credit cards minimum balance	AMD 0
	Access to credit line	Accessible
	Maximum credit line limit (In case of “ABB-Primary” loan the credit line can be opened on the card issued as a gift under the deposit regardless of the limit)	max. AMD 1mln or equivalent in foreign currency
	Annual nominal percentage rate charged on credit line	8% - 19%
	Grace period for charging interests	As per loan agreement
	Access to credit line in the currency and up to 90% of the balance of deposit amount, if such is available <sup>15</sup>	Accessible As per the terms of ABB-Primary+ loan product
13.4.3	Provision of additional card	N/A
	Annual service fee for additional card servicing	-
	Replenishment amount for account minimum balance for each additional card	-
13.4.4	<i>Annual rate of interest accrued on a favorable balance of the card account</i>	
	• AMD	3%
	• USD	0.01%
	• EUR	0.01%
	Card double issue for the same validity period in the event of card damage and/or theft or loss of PIN code	AMD 3 000
13.4.5	Activation of SMS service (VAT included)	AMD 0
	Fee for each incoming SMS (VAT included)	
	- For subscribers of mobile operators of RA and Artsakh <sup>11</sup>	- AMD 0
	- For subscribers of mobile operators of other countries	- AMD 100
13.4.6	Replenishment of a card account (cash-in)	AMD 0
13.4.7	Provision of a statement of card account	AMD 0
	Provision of an additional statement of a card account (VAT included)	AMD 500
13.4.8	Fee for provision of cash by cards at Bank ATMs	
	For debit cards issued before 25.03.2018	0.15 %
	For debit cards issued after 26.03.2018	0 %
	For credit cards	0.15 %
	For credit cards with grace period	1%

	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit lines /suspended loan types/	3%
13.4.9	Fee for provision of cash by cards at the Bank POS terminals	0.15 %
13.4.10	Fee to cash out funds available on the card account without a card (cash withdrawals made for the first time from card accounts are carried out exclusively with plastic cards)	
	For debit cards	1%, min. AMD 1000
	For credit cards	1%, min. AMD 1000
	For credit cards with grace period	1%, min. AMD 1000
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit lines /suspended loan types/	3%, min. AMD 1000
13.4.11	Fee for cash withdrawal at other ArCa member bank POSs	
	For debit cards	1 %
	For credit cards	1 %
	For credit cards with grace period	2 %
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit lines /suspended loan types/	3 %
13.4.12	Fee for cash withdrawal at ATMs and POSs of other banks	
	For debit cards	1%, min. AMD 2 000
	For credit cards	1%, min. AMD 2 000
	For credit cards with grace period	3%, min. AMD 2 000
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit lines /suspended loan types/	3%, min. AMD 2 000
13.4.13	Card to card transfer via internet and ATM	
	For debit cards	1%
	For credit cards	1%
	For credit cards with grace period	1%
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit lines /suspended loan types/	1%
13.4.13	Cashless transfer /conversion/ from Card account without using the Card (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) <sup>12</sup>	
	For debit cards	1 %
	For credit cards	1 %
	For credit cards with grace period	1 %
	For cards with "ABB-AVIA+", "My ABB" and "My ABB+" credit lines /suspended loan types/	3 %
13.4.14	Fee for conducting cashless transactions (trade through POSs)	AMD 0
13.4.15	Cashless transfer from Card account to foreign countries or RA banks in foreign currency without using the Card	As per clause 4.2.4.1, 4.2.4.2 of these tariffs
13.4.16	Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system)	
	AMD card account	AMD 400 000
	USD card account	USD 1000
	EUR card account	EUR 800
	Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM)	
	AMD card account	AMD 400 000
	USD card account	AMD equivalent of USD 800
	EUR card account	AMD equivalent of EUR 700
	Maximum number of daily transactions	10
	Including maximum number of daily cash transactions	5
13.4.17	Fee for cash/cashless transactions limit review (fixing of limit for one time/daily transactions up to the fivefold)	AMD 1 000
	Inclusion of card into international STOP-list (for 14 days in one region)	AMD 20 000
	Withdrawing a card from international STOP-list	AMD 0
	Card blocking	AMD 0
	Card unblocking (in case wrong PIN entered three times)	AMD 1 000
	Card unblocking	AMD 0
	Fee for each claimed deal in case of chargebacks	
	- In case of local cashless transactions	- AMD 1 000
	- In case of international cashless transactions	- AMD equivalent of USD 25
	Imaging cardholder photo on the reverse side (VAT incl.)	AMD 2 000
	Card closure	AMD 0
<b>14.</b>	<b>Other services</b>	
14.1	Providing data on CBA exchange rates	AMD 0
14.2	Facsimile abroad, 1 page (VAT included)	AMD 3 000
14.3	Bank consulting services	As per agreement
14.4	Conveyance (collection) of funds (valuables)	As per agreement
14.5	Currency conversion	
	• Intra-bank	Bank's daily exchange rate
	• Bank-to-bank	As per agreement

All charges as expressly set out in the present Fee Schedule and defined therein for services rendered to the Customer by the Bank are charged exceptionally in local currency.

Subject to the Bank's principles for classifying Corporate Customers, the Bank may propose other fees and charges to Customers. The related fees and charges for separate Customers shall be stipulated under agreement.

Fees and charges as set forth above in the Fee Schedule refer to standard transactions performed by the Customer. For all other cases when either the correspondent bank or the intermediary bank, as may be necessary, claims the Bank to pay extra commitment fee for effectuating the transaction or for participating in the maintenance process thereof, and charges the subject fee from the Bank, the latter accordingly reserves the right to charge the said commitment fee from Customer's account in addition to the standard commission paid by the Customer

In the event any amendments or modifications are in the course of time made to the list of the services, as well as to the charges and rates applied thereon, the Bank shall duly notify Customers upon such through inquiry services available at the Bank's premises, through press releases and other mass media.

<sup>1</sup> The fee is not applicable to correspondent accounts, securities depo-accounts, current accounts opened for the maintenance of credit accounts, card and deposit accounts

<sup>2</sup> This tariff is applicable if all the accounts of the Customer with the Bank have been dormant for a year, and if there is positive balance on the Account/one of the Accounts. If there are more than one accounts in the name of the Customer, the tariff is charged separately for each account, and if there is no balance on any of the accounts, the tariff for maintaining the account shall be charged from other accounts of the Customer with the Bank. This clause does not apply to special accounts provided for under Chapter 50.1 of the Civil Code of RA

<sup>3</sup> The annual interest rate may be changed once a quarter depending on the changes in annual interest rate of refinancing stipulated by the Board of Central Bank of Armenia

<sup>4</sup> For transfers in other convertible currency fees of intermediary bank are charged additionally

<sup>5</sup> "BEN" expressly implies: "Commitment fees of intermediary banks are charged from the beneficiary from the amount of transfer"

<sup>6</sup> "OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer and beneficiary"

<sup>7</sup> "G-OUR" expressly implies: "Commitment fees of intermediary banks are charged from the ordering customer"

<sup>8</sup> No tariff fee is charged for amounts entered as a deposit. In case of entering a banknote with a face value of 500 EURO, a 2% commission applies.

<sup>9</sup> No tariff fee is charged for amounts entered on card accounts in EUR. In case of entering a banknote with a face value of 500 EURO, a 2% commission applies.

<sup>10</sup> Cash deposits and interests accrued thereon are provided ex commitment fees - AMD 0. Cashless deposits for the term of 30 days and above are provided ex commitment fees; deposits made for the term of up to 30 days and demanded back early are provided as per clause 10.2. Cashless deposits for the term of 181 days and above made after 04.03.2022 are provided ex commitment fees - AMD 0, while deposits made for the term of up to 181 days and demanded back early are provided as per clause 10.2.

<sup>11</sup> For the beneficiaries of bank accounts for compensation opened with "ARMBUSINESSBANK" CJSC, which are stipulated by RA law "On Compensation of Damages Caused to the Life or Health of Military Personnel during the Defense of the Republic of Armenia" – AMD 0

<sup>12</sup> The tariff also applies to contracts valid until 16.09.19.

<sup>13</sup> The tariff does not apply to cards issued under salary projects

<sup>14</sup> 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.

<sup>15</sup> In case of cards opened before 20.05.20. the maximum amount of daily transactions is AMD 200,000, while the number is – 5; in case the customer wishes to change the maximum amount and number of daily transactions subject to current tariffs, he/she should submit a relevant application to the Bank

<sup>16</sup> Depending on the type of the collateral and currency of the credit line

<sup>17</sup> Maximum 3 additional cards may be provided for 1 card

<sup>18</sup> All foreign banks are other banks including "VTB-Armenia Bank" CJSC

<sup>19</sup> This tariff does not apply to VISA Infinite / MCWorld Elite cards opened by standard tariffs valid by 16. 09.19.

<sup>20</sup> The issue of Visa Electron cards has been terminated since 02.05.2019. Cards issued before 01.05.2019 shall be valid until their expiry and shall be serviced pursuant to the tariffs specified under this clause.

<sup>21</sup> The service fee is not applicable to strategic clients of the Bank and affiliated parties, as well as clients who have term or demand deposit of AMD 20,000,000 or equivalent foreign currency with the Bank or equivalent foreign currency worth average daily balance on the bank account /on a quarterly basis/

<sup>22</sup> During the currency exchange, for outgoing transactions made with Visa card, 2% Bank commission applies, and for incoming transactions -2%. Exception are transactions in US dollars and euros.

<sup>23</sup> In case of non-cash replenishment / credit using a 16-digit card number, if the currency of the transferred amount differs from the currency of the card, the credited amount is converted into the card currency at the exchange rate of the day

<sup>24</sup> For cashing out from cards in foreign currency 1.5 % tariff applies

<sup>25</sup> For cashing out from cards in foreign currency 1.5 % tariff applies