

FEE SCHEDULE

APPLICABLE FOR PRODUCTS AND SERVICES RENDERED BY "ARMBUSINESSBANK" CJSC (FOR NON-RESIDENT INDIVIDUALS)

Banking facility		Fees
1.		
1.1	Account opening and servicing	
	<ul style="list-style-type: none"> For banking accounts of non-resident individuals /simultaneously by one account in AMD, USD, EUR and RUB is opened/ 	AMD 50 000 (lump charge fee)
	<ul style="list-style-type: none"> For each banking account of non-resident individuals 	AMD 20 000 (lump charge fee)
1.2	Minimum balance on customers' accounts	AMD 0
1.3	Annual percentage rate applicable on the daily balance of account for accounts in all currencies (Accrued interests are paid out on a monthly basis, on the last day of each month)	0.01%
1.4	Maintenance and servicing of account which has been dormant for 1 year	Equal to the balance on account, maximum AMD 50.000
1.5	Closing of account	AMD 0
2. Money transfers		
2.1	Remittances in foreign currency	
2.1.1	Other than Armenia	
a)	Execution of money orders	
	<ul style="list-style-type: none"> In USD, EUR, RUB and other convertible currency 	
	"BEN"	0,2%, min AMD 5 000, max AMD 50 000
	"OUR"	0,2%, min AMD 10 000, max AMD 75 000
	"G-OUR" (only in USD)	"OUR" + AMD 15 000
	<ul style="list-style-type: none"> In RUB 	
	"OUR" only	0,15%, min AMD 5 000, max AMD 50 000
b)	In relation to executed transfers	
	In USD, EUR, RUB and other convertible currency <ul style="list-style-type: none"> Refund of amount upon beneficiary's consent Amendments to terms Retrieval 	AMD 40 000
c)	In relation to non-executed transfers	
	<ul style="list-style-type: none"> 	AMD 0
3. Postal services		
3.1	Delivery of documents regarding transactions made at the Bank (up to 100 g) depending on the country (VAT included)	
3.1.1	In case of delivery to Russia (depending on the city)	AMD 15 000
3.1.2	In case of delivery to Europe (depending on the state)	AMD 35 000
4. Cash operations		
4.1	Cash credit on Customer's account	
	<ul style="list-style-type: none"> AMD 	AMD 0
	<ul style="list-style-type: none"> USD 	AMD 0
	<ul style="list-style-type: none"> Other freely convertible foreign currency 	Bank's daily tariff rate
4.2	Provision of cash from customer's account	
	<ul style="list-style-type: none"> AMD 	0,5%
	<ul style="list-style-type: none"> USD 	3 %

	• Other freely convertible foreign currency	Bank's daily tariff rate			
4.3	Provision of cash from previously credited cash funds	AMD 0			
5. "Internet-Banking", "Mobile Banking"					
5.1	One-time fee for system connection with the option to make transactions				
5.2	Non-resident individuals /in case of receiving the password through software supported by OAUTH 2.0 protocol/	AMD 0			
6.					
6.1	MasterCard, VISA International cards	MC Standard Visa Classic	MC Gold Visa Gold	VISA Platinum MC Platinum	VISA Infinite MC World Elite
	Card issue	AMD 0			
	Card currency	AMD, USD, EUR, RUB			
	Annual card maintenance fee (service fee for 2 years is charged at a time. The card is issued within one banking day)	AMD 15 000	AMD 35 000	AMD 65 000	AMD 150 000
	Card validity	2 years			
6.2	<i>Annual rate of interest accrued on a favorable balance of the card account</i>				
	<ul style="list-style-type: none"> • AMD • USD • EUR • RUB 	0.01%			
6.3	Fee for provision of cash at Bank ATMs				3%, min AMD 3000 /in case of cards of all types/
	Fee for provision of cash by cards at Bank POS terminals				
	Fee to cash out funds available on the card account without a card				
	Fee for cash withdrawal at other ArCa member bank ATMs and POS terminals				
	Fee for cash withdrawal at ATMs and POSs of other banks				
	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)				
	Transfer /conversion/ from Card account to account number/card via Internet/mobile banking (within "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh)				
6.4	Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system)				
	AMD card account	AMD 10 000 000			
	USD card account	USD 30 000			
	EUR card account	EUR 30 000			
	RUB card account	RUB 2 000 000			
	Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM)				
	AMD card account	AMD 500 000			
	USD card account	Equivalent of USD 1000			
	EUR card account	Equivalent of EUR 1000			
	RUB card account	Equivalent of RUB 1 000 000			
	Maximum number of daily transactions	40			
	Including maximum number of daily cash transactions	40			
	Card blocking	AMD 0			

Card unblocking (in case of wrong PIN entered three times)	AMD 2 000
Card unblocking	AMD 0
Card closure	AMD 0

These tariffs refer to standard operations performed by the Customer. In all cases when a correspondent bank or an intermediary bank involved in servicing a transaction submits an application for payment of an additional commission or charges additional fee from the Bank, the Bank reserves the right to additionally charge a commission from Customer's account, in addition to the standard commission already paid.

The presented tariffs, rates and the list of services may change over a period, about which the Clients will be notified through the Bank's information service, press releases or other mass media.

Other T&Cs – subject to the terms of rendering services of ARMBUSINESSBANK CJSC (tariffs and terms established by tariffs for individual clients).