

TARIFFS
FOR SERVICES PROVIDING BY "ARMBUSINESSBANK" CJSC
(FOR NON-RESIDENT INDIVIDUALS)

Banking facility		Fees			
1. Account opening and servicing					
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 RUR will be opened/ 	50 000 AMD (lump charge fee)			
	<ul style="list-style-type: none"> For each banking account of non-resident individuals 	20 000 AMD (lump charge fee)			
1.2	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)	0.01%			
1.3	Maintenance and servicing of account which has been dormant for 1 year	In the amount equal to balance on account, maximum 50.000 AMD			
2. Transfers					
2.1	Transfers in foreign currency				
2.1.1	Other than Armenia				
a)	Execution				
	<ul style="list-style-type: none"> In USD, Euro and other convertible currency 				
	«BEN»	0.2%, minimum- 5.000 AMD, maximum - 50 000 AMD			
	«OUR»	0,2%, minimum - 10 000 AMD, maximum - 75 000 AMD			
	«G-OUR» (only in USD)	«OUR» + 15 000 AMD			
	<ul style="list-style-type: none"> In RUR 				
	Only «OUR»	0,15%, minimum - 5 000 AMD, maximum - 50 000 AMD			
b)	Executed transfers				
	<ul style="list-style-type: none"> In USD, Euro and other convertible currency Refund of amount upon beneficiary's consent Changes to terms Retrieval 	40 000 AMD			
3. Postal Operations					
3.1	Delivery of documents related to transactions made in the bank (until 100 gram) depending on the country (VAT included)				
3.1.1	In the case of sending Russia (depending on the city)	15 000 AMD			
3.1.2	In the case of sending Europe (depending on the country)	35 000 AMD			
4. Cash operations					
4.1	Provision of cash from customer's account				
	<ul style="list-style-type: none"> AMD 	0,5%			
	<ul style="list-style-type: none"> USD 	2 %			
	<ul style="list-style-type: none"> Other freely convertible foreign currency 	Bank's daily tariff rate			
5. International plastic cards					
5.1	MasterCard, VISA International Cards	MC Standard Visa Classic	MC Gold Visa Gold	VISA Platinum MC Platinum	VISA Infinite MC World Elite
	Card currency	AMD, USD, EUR, RUR			
	Annual service fee (2 years' service fee is charged once. The card is issued within 1 banking day)	15 000 AMD	35 000 AMD	65 000 AMD	150 000 AMD
	Card validity	2 years			
5.2	Annual interest rate accrued on a favorable balance of the card account				
	AMD, USD, EUR, RUR	0.01%			
5.3	Fee for provision of cash at Bank ATMs	2 % minimum 2000 AMD / for all cards/			
	Fee for provision of cash by cards at Bank POS terminals				
	Fee for provision of cash without a card				
	Fee for withdrawal at other ArCa member bank ATM's				
	Fee for withdrawal at other banks ATM's				
	Card to Card transfers				
	Cashless transfer/conversion/ from Card account without using the Card at the Bank (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armenia an Artsakh)				
	Transfer/conversion/ from Card account to account via Mobile Banking (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armenia an Artsakh)				
5.4	Maximum amount of daily transactions (online certificated debit transactions, except for transactions in the bank's operating system)				
	AMD card account	10 000 000 AMD			
	USD card account	30 000 USD			
	EUR card account	30 000 EUR			
	RUR card account	2 000 000 RUR			
	Maximum amount of each cash transaction (transaction of cash withdrawal by card at ATM)				

AMD card account	500 000 AMD
USD card account	AMD equivalent of 1000 USD
EUR card account	AMD equivalent of 1000 EUR
RUR card account	AMD equivalent of 1 000 000 RUR
Maximum number of daily transactions	40
Including maximum number of daily cash transactions	40
Card blocking (In the case of wrong PIN entered 3 times)	2 000 AMD

Tariffs for services provided by the Bank are charged in AMD.

These tariffs refer to standard operations performed by 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

Other terms in accordance with the terms and conditions of the services provided by "ARMBUSINESSBANK" CJSC (tariffs set for individual customers).