

FEE SCHEDULE

APPLICABLE FOR SERVICES RENDERED BY “ARMBUSINESSBANK” CJSC TO NON-RESIDENT INDIVIDUALS

| 1. Opening and servicing of bank accounts | | |
|---|---|---|
| 1.1 | Account opening and servicing | |
| 1.1.1 | Account opening /regardless of the number of accounts/ | AMD 15 000 (one-time) ¹ |
| 1.1.2 | Annual account maintenance | AMD 15 000 (per account) |
| 1.1.3 | Annual account maintenance when opening accounts package ² | AMD 50 000 |
| 2. Currency transfers (outside Armenia) | | |
| 2.1 | In USD, EUR and other freely convertible currency ³ | |
| 2.1.1 | “BEN” ⁴ | 0.2%, min. AMD 5 000, max. AMD 50 000 |
| 2.1.2 | “OUR” ⁵ | 0.2%, min. AMD 15 000, max. AMD 75 000 |
| 2.1.3 | “G-OUR” (USD only) ⁶ | Option “OUR” + AMD 15 000 |
| 2.2 | In RUB | |
| 2.2.1 | «OUR» only | 0.2%, min. AMD 15 000, max. AMD 75 000 |
| 3. Retrieval, return, change of T&Cs of a completed transfer, cancelling a non-conducted transfer | | |
| 3.1 | In AMD | AMD 3 000 |
| 3.2 | In USD, EUR and other freely convertible currency | AMD 40 000 |
| 3.3 | In RUB | AMD 40 000 |
| 3.4 | Cancelling a non-conducted transfer | Free of charge |
| 4. Postal services | | |
| 4.1 | Delivery of documents (up to 100 g) relating to transactions carried out in the Bank country specific (including VAT) | AMD 45 000 |
| 5. Cash operations | | |
| 5.1 | Crediting cash funds to client's account | |
| | AMD | Up to AMD 100 000 (inclusive) - AMD 300 ⁷ AMD 100 000 - AMD 1 mln PA – AMD 200 ⁷ More than AMD 1 mln – free of charge |
| | USD | 0% |
| | EUR ⁸ | 0% |
| | RUB | 2%, min AMD 1 000 |
| | Pound sterling | 3% |
| | Swiss frank | 3% |
| 5.2 | Cash in to client's account via payment terminal located in the premises of the Bank | AMD 0 |
| 5.3 | Provision of funds from the client's account credited in cash AMD, USD and other freely convertible currency | 0% |
| 5.4 | Provision of funds from the client's account credited in non-cash form | |
| | AMD | 0.5%, min. AMD 500 |
| | USD | 3%, min. AMD 1 000 |
| | EUR | 3%, min. AMD 1 000 |
| | RUB | 0.5%, min. AMD 1 000 |
| | Pound sterling | 1% |
| | Swiss frank | 1% |
| 6. Receiving SMS-messages about transactions | | |
| 6.1 | Activation of service | Subject to client's request, for all active accounts/deposits, non-optional |
| 6.2 | Sending SMS | Sending SMS about transactions ⁹ made through active bank and deposit accounts (card account excluded) |
| 6.3 | Service price | AMD 1 000 per month (regardless of the number of SMSs sent) |
| 6.4 | Deactivation of the service | Free of charge |
| 6.5 | Sending SMSs about card transactions | The service cost is determined based on the card type, according to para. 7 (“International Payment Cards”) |
| 7. International plastic banks | | |

¹ The tariff is charged upon first account/card opening

² The package includes by one account in AMD, USD, EUR and RUB

³ An additional commitment fee of the intermediary bank is charged for transfers in another freely convertible currency

⁴ “BEN” expressly implies: “Commitment fees of intermediary banks are charged to the beneficiary from the amount of transfer”

⁵ “OUR” expressly implies: “Commitment fees of intermediary banks are charged from the ordering customer and beneficiary”

⁶ “G-OUR” expressly implies: “Commitment fees of intermediary banks are charged from the ordering customer”

⁷ Except fees payable for the Bank services and credits for deposit attraction

⁸ There is a 2% fee for accepting 500 Euro note

⁹ For transactions in excess of AMD 500, USD 1, EUR 1, RUB 100

| Mastercard, VISA International cards ¹⁰ | | MC Standard Visa Classic | MC Gold Visa Gold | VISA Platinum MC Platinum | VISA Infinite MC World Elite |
|--|--|---|--|--|--|
| 7.1 | Terms of maintenance | | | | |
| 7.1.1 | Account opening /regardless of the number of accounts/ | AMD 15 000 драм PA (one-time fee) ¹¹ | | | |
| 7.1.2 | Card currency | AMD, USD, EUR, RUB | | | |
| 7.1.3 | Card issue (within one banking day) | AMD 0 | | | |
| 7.1.4 | Annual card maintenance fee (including the cost of the PIN envelope) | AMD 25 000 | AMD 50 000 | AMD 75 000 | AMD 150 000 |
| 7.1.5 | Additional card issue | <i>Max 3 cards of the same category can be provided</i> | <i>1 card of the same category and max 2 cards of a lower category can be provided</i> | <i>1 card of the same category and max 2 cards of a lower category can be provided</i> | <i>1 card of the same category and max 2 cards of a lower category can be provided</i> |
| 7.1.6 | Annual service fee for each additional card | Visa Classic/ Mastercard Standard – AMD 8 000 | Visa Gold/ Mastercard Gold – AMD 18 000 Visa Classic/ Mastercard Standard – AMD 8 000 | Visa Platinum/ Mastercard Platinum – AMD 33 000 Visa Gold/ Mastercard Gold – AMD 18 000 Visa Classic/ Mastercard Standard– AMD 8 000 | Visa Infinite/ MC World Elite – AMD 75 000 Visa Platinum /Mastercard Platinum – AMD 33 000 Visa Gold/ Mastercard Gold – AMD 18 000 Visa Classic/ Mastercard Standard– AMD 8 000 |
| 7.1.7 | Card validity | 5 years | | | |
| 7.1.8 | Irreducible balance of a card account | N/A | | | |
| 7.1.9 | Annual interest paid by the Bank on a favorable card account balance | 0% | | | |
| 7.1.10 | Card unblocking (in case of wrong PIN entered 3 times) | AMD 2 000 | | | |
| 7.2 | Cash credit of funds ¹² | | | | |
| 7.2.1 | Cash in to card account at the cash desk of "ARMBUSINESSBANK" CJSC | | | | |
| 7.2.2 | AMD | Up to AMD 100 000 (inclusive) – AMD 300 ⁷ AMD 100 000 – AMD 1 mln PA (inclusive) – AMD 200 ⁷ More than AMD 1 mln – free of charge | | | |
| 7.2.3 | USD, EUR, | As per Bank tariffs | | | |
| 7.2.4 | RUB | 2%, min AMD 1 000 | | | |
| 7.2.5 | Cash in to card account via Bank ATM or payment terminal located in the premises of the Bank | Free of charge | | | |
| 7.3 | Cash provision of funds | | | | |
| 7.3.1 | Cash withdrawal from ATMs of "ARMBUSINESSBANK" CJSC | 2%, min. AMD 2 000 | | | |
| 7.3.2 | Provision of cash funds via POSs at the branches of "ARMBUSINESSBANK" CJSC | | | | |
| | In AMD | 2%, min. AMD 2 000 | | | |
| | In foreign currency | 3%, min. AMD 3 000 | | | |
| 7.3.3 | Provision of cash funds from card account without a card at the branches of "ARMBUSINESSBANK" CJSC | | | | |
| | In AMD | 2%, min. AMD 2 000 | | | |
| | In foreign currency | 3%, min. AMD 3 000 | | | |
| 7.3.4 | Provision of cash at ATMs and cashing outlets of ArCa member banks | 2%, min. AMD 2 000 | | | |
| 7.3.5 | Provision of cash at ATMs and cashing outlets of other banks | 3%, min. AMD 3 000 | | | |
| 7.4 | Funds transfer | | | | |
| 7.4.1 | Transfer from a card account to account number in the Bank branches | | | | |
| 7.4.2 | Intra-bank and bank-to-bank transfers in AMD and foreign currency within Armenia | 2%, min. AMD 2 000 | | | |
| 7.4.3 | In foreign currency outside Armenia | As per para. 2 of these tariffs (currency transfers (outside Armenia)) | | | |

¹⁰ In case of international foreign currency transactions made by cards, there is a 2% commission (transactions in euros are an exception).

¹¹ The tariff is charged upon first account/card opening

¹² In case of non-cash replenishment / credit using 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 Bank effective on the day of credit. There is a 2% fee for accepting 500 Euro note

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|------------|---|--|-----------------------|-----------------------|-----------------------|
| 7.4.4 | Transfer to a card number in the branches of the Bank (within the system of "ARMBUSINESSBANK" CJSC, other banks of Armenia and Artsakh) | 2%, min. AMD 2 000 | | | |
| 7.4.5 | Transfer from a card/card number to another card (by card number) via internet/mobile banking/ATM | 2%, min. AMD 2 000 | | | |
| 7.4.6 | Transfer from a card number to account number via internet/mobile banking | | | | |
| | within the system of "ARMBUSINESSBANK" CJSC | 0% | | | |
| | In AMD or in foreign currency to other banks of Armenia and Artsakh | 2%, min. AMD 2 000 | | | |
| | In foreign currency outside Armenia | As per para. 2 of these tariffs (currency transfers (outside Armenia)) | | | |
| 7.5 | Transactions limit | | | | |
| 7.5.1 | <i>Maximum amount of daily cash transactions via ATM</i> | | | | |
| | AMD card account | AMD 1 000 000 000 | AMD 2 500 000 000 | AMD 4 000 000 000 | AMD 5 000 000 000 |
| | USD card account | USD 2 500 | USD 6 000 | USD 10 000 | USD 15 000 |
| | EUR card account | EUR 2 500 | EUR 6 000 | EUR 10 000 | EUR 15 000 |
| | RUB card account | RUB 180 000 | RUB 450 000 | RUB 750 000 | RUB 1 000 000 |
| 7.5.2 | Maximum amount of each cash withdrawal by card through ATM | | | | |
| | AMD card account | AMD 500 000 | AMD 500 000 | AMD 500 000 | AMD 500 000 |
| | USD card account | USD 1 300 equivalent | USD 1 300 equivalent | USD 1 300 equivalent | USD 1 300 equivalent |
| | EUR card account | EUR 1 300 equivalent | EUR 1 300 equivalent | EUR 1 300 equivalent | EUR 1 300 equivalent |
| | RUB card account | RUB 90 000 equivalent | RUB 90 000 equivalent | RUB 90 000 equivalent | RUB 90 000 equivalent |
| 7.5.3 | Maximum number of daily cash transactions via ATM | 10 | | | |
| 7.5.4 | Maximum size of daily cash transactions (via POS-terminal and without using a card from card account) | No restrictions | | | |
| 7.6 | Activation of SMS service (VAT incl.) | | | | |
| 7.6.1. | Sending SMS about transactions made on bank/card accounts | AMD 100 for each incoming SMS | | | |

- **These tariffs also apply to contracts valid until 14.09.2023.**
- **Tariffs for the Bank services are charged exclusively in Armenian drams.**
- **These tariffs pertain to standard operations performed by the Customer. In all cases when a correspondent bank or an intermediary bank involved in servicing a transaction submits a claim for an additional fee or charges an additional fee from the Bank, the Bank reserves the right to additionally charge such fee from Customer's account, in addition to the standard fee already paid.**
- **The presented tariffs, rates and the list of services may be amended over time, about which Customers will be notified through the Bank's information service, press releases or other mass media.**
- **Subject to the Bank principles for classifying Corporate customers, the Bank may offer other fees and charges to Customers. The related fees and charges for separate Customers shall be stipulated under agreement.**
- **Other T&Cs – subject to fee schedule applicable by "ARMBUSINESSBANK" CJSC for the services rendered by the Bank to individual customers.**