AMERIABANK

Approved by
Management Board decision
№ 01/148/22 as of November 11, 2022
Chairman of the Management Board - CEO
Artak Hanesyan
Effective date: November 29, 2022

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BUSINESS CARD RATES AND FEES

Approved by the Management Board resolution № 24/19/13 as of June 27, 2013, current addition approved by the Management Board resolution № 01/148/22 as of November 11, 2022 and is effective from the date specified below.

1. General Provisions

1.1. The Business Card (hereinafter the "Card") is designed for legal entities, including notaries, and individual entrepreneurs who are the bank clients.
1.2. The Card is intended for covering travel and entertainment expenses of corporate clients.

2. Rates and Fees

Master Card Business/VISA Business/VISA Platinum Business			
Card account currency	AMD	USD	EUR
Card validity period	4 years	4 years	4 years
1. Card issuance	Free	Free	Free
2. Card service			
a) Master Card Business/VISA Business	AMD 1,500 monthly AMD 15,000 yearly	AMD 1,500 monthly AMD 15,000 yearly	AMD 1,500 monthly AMD 15,000 yearly
b) VISA Platinum Business	AMD 5,000 monthly / AMD 50,000 yearly	AMD 5,000 monthly / AMD 50,000 yearly	AMD 5,000 monthly / AMD 50,000 yearly
3. Additional card issuance	Free	Free	Free
4. Annual service of additional card	AMD 5,000	AMD 5,000	AMD 5,000
5. Provision of PIN in an envelope (chargeable only for the newly issued cards)	AMD 1,000, VAT included	AMD 1,000, VAT included	AMD 1,000, VAT included
6. Generating PIN using OTP (in case of loss of PIN)	AMD 500, VAT included	AMD 500, VAT included	AMD 500, VAT included
7. Card reissuance (in case of loss, damage, theft, loss of PIN or its disclosure to third parties)	AMD 5,000	AMD 5,000	AMD 5,000
8. Card re-issuance (upon expiry of validity period, in case of card retention by other Armenian banks)	Free	Free	Free
9. Provision of the card within one business day[1]	AMD 3,000	AMD 3,000	AMD 3,000
10. Accelerated return of cards swallowed			

[1]The service is available if the card is ordered at the Yerevan-based branches. The ordered cards are provided in Kamar Branch only. Furthermore, if the client submitted the card application before 4:00 p.m. of the business day, the card may be provided on the same business day. If the card application was submitted after 4:00 p.m., the card will be provided on the next business day.

by Ameriabank ATMs			
a) Cards issued by Ameriabank	AMD 500 for ATMs within Ameriabank branch premises (cards to be returned within the same business day) AMD 1,500 if the card has been swallowed in Yerevan or other towns with Ameriabank presence (cards to be returned within 2 business days) AMD 5,000 if the card has been swallowed in other communities (cards to be returned within 5 business days)		
b) Cards issued by other banks	AMD 3,000 for ATMs within Ameriabank branch premises (cards to be returned within the same business day) AMD 5,000 if the card has been swallowed in Yerevan or other towns with Ameriabank presence (cards to be returned within 2 business days) AMD 10,000 if the card has been swallowed at other communities (cards to be returned within 5 business days)		
11. Card blocking	Free	Free	Free
12. Keeping the card in international STOP-LIST[2] (for 7 days)	AMD 9,000	AMD 9,000	AMD 9,000
13. Card unblocking	Free	Free	Free
14. Maximum daily cash withdrawal limit	AMD 3,000,000	USD 10,000	EUR 10,000
15. Increase of maximum daily cash withdrawal limit			
a) One-time (new limit effective until 3:00 p.m. of the following business day)	AMD 3,000	AMD 3,000	AMD 3,000
b) For the entire validity period of the card	AMD 10,000	AMD 10,000	AMD 10,000
16. Maximum number of cash withdrawal transactions per day	10	10	10
17. Cash withdrawal			
a) at Ameriabank ATMs	0.1%	0.1%	0.1%
b) at counters of Ameriabank branches, including POS-terminals	0.2%, minimum AMD 1,000	2%, minimum AMD 1,000	2%, minimum AMD 1,000
c) from other ATMs and cashing centers, other than those of HSBC Bank Armenia	1.5%	1.5%	1.5%
d) at HSBC Bank Armenia ATMs	0.1%	0.1%	0.1%
18. Cash deposit into Ameriabank card accounts via Ameriabank's cash-in machines	Free	Free	Free
19. Cash deposit into Ameriabank card accounts via cash-in machines of other banks	0.6%	0.6%	0.6%
20. Non-cash payments with cards at merchants/service-providers, including online shops and service-providers	Free	Free	Free
21. Quick activation of the card account balance (maximum within 1 hour after depositing of funds)	AMD 2,000	AMD 2,000	AMD 2,000
22. Provision of statements	According to Ameriabank CJSC Tariffs for Corporate Clients, Chapter 2, section “Provision of statements, information and copies of documents”[3]		

[2]Suspension of unauthorized card transactions worldwide

23. SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more)	Free	Free	Free
24. SMS notification (for any amount without limitations)	AMD 10	AMD 10	AMD 10
25. Review of card credit limit	AMD 3,000	AMD 3,000	AMD 3,000
26. Transfers from cards/card accounts, on the basis of card number (via Internet Banking/Mobile Banking app, ATMs, ArCa app or website)[4]			
a) to Ameriabank cards	0.3%	0.3%	0.3%
b) to other bank cards	0.5%	0.5%	0.5%
27. E-wallet top-up with a card	0%	0%	0%
28. Transfers from card accounts to other accounts, at the Bank premises or via Internet Banking/Mobile Banking app (including with currency exchange)[5]	Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for Corporate Clients[6] per transfers in various currencies		
29. Card delivery			
a) Within Armenia and Artsakh	Free	Free	Free
b) Other countries	According to the postal bill	According to the postal bill	According to the postal bill
30. Provision of cards at the Bank branches (chargeable only for the newly issued cards)[7]	AMD 1,000	AMD 1,000	AMD 1,000

Important!

1. The Bank may apply special rates and fees to specific groups of clients. The rates and fees contained herein shall be applicable to such groups unless otherwise determined by special fees and rates.

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[3] Ameriabank CJSC Tariffs for Corporate Clients (12CIB/11RBD PL 72-01-02), approved by the Bank's Management Board decision # 03/11/15 as of May 20, 2015. Link: https://ameriabank.am/useful-links

[4] The amount will be available on the beneficiary's card instantly. In case of Ameriabank cards, the amount will be activated on the account on the next business day, while in case of the cards issued by other banks, activation on the account shall be subject to the terms and conditions of the issuing bank.

[5] No fees are charged for utility payments made at the Bank branches and via Internet Banking/Mobile Banking app.

[6] Ameriabank CJSC Tariffs for Corporate Clients (12CIB/11RBD PL 72-01-02), approved by the Bank's Management Board decision # 03/11/15 as of May 20, 2015. Link: https://ameriabank.am/useful-links

[7] The fee is charged at the time of ordering and is not applied (i) for issuance of cards in the name of a third person if such third person is not in the Bank at the time of applying, and (ii) if the card is to be provided within one business day, in which case only the fee for the specified service shall apply.