

AMERIABANK CJSC TARIFFS FOR CORPORATE CLIENTS

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1. GENERAL PROVISIONS

1. Commissions are charged in AMD. Exception may be made for non-resident legal entities in which case the commission may be charged in foreign currency as well.
2. Commissions expressed as percentage of foreign currency amounts are payable in AMD at the non-cash buy rate of the Bank prevailing on that day, unless otherwise provided for in this document.
3. If the funds on AMD account are not sufficient, the Bank shall be entitled to charge the fee, whether in whole or in part, to foreign currency accounts based on the buy rate of the Bank prevailing on that day.
4. Tariffs for legal entities are also applicable for individual entrepreneurs and notaries registered in accordance with the Armenian legislation.
5. All postal and telecommunication expenses, as well as third bank costs will be charged additionally.
6. The Bank can review or change the tariffs from time to time, in each case communicating the changes to clients via website or on the Bank premises. The changes take effect from the time set by the Bank, but not earlier than the date of giving notice to the clients.
7. Based on long-term cooperation between the Bank and the client, volume of transactions and other sound reasons, the Bank may apply tariffs and rates different from those defined herein. All such tariffs will be regulated by additional documents and/or agreements.
8. All commissions subject to VAT include VAT.
9. In case of termination of services, fees paid before termination are not refundable.

2. BANK ACCOUNT OPENING AND MANAGEMENT

Service	Fee
1. Package of services on the Bank premises	
1.1. Account opening + <i>Business Digital</i> Package The package includes: <ul style="list-style-type: none"> • Account(s) in AMD and foreign currency, • Up to two Internet Banking/Mobile Banking users, • One VISA Business Digital or MasterCard Business Digital payment card¹ 	AMD 10,000 annually
1.2. Account opening + <i>Business Pro</i> Package The package includes: <ul style="list-style-type: none"> • Account(s) in AMD and foreign currency, • Up to two Internet Banking/Mobile Banking users, • One VISA Business or MasterCard Business payment card • One VISA Business Platinum Digital payment card¹ 	AMD 20,000 annually
1.3. Account opening + <i>Business Start</i> Package The package includes: <ul style="list-style-type: none"> • Account(s) in AMD and foreign currency, • Up to two Internet Banking/Mobile Banking users, • One VISA Business or MasterCard Business payment card¹ 	AMD 15,000 annually
1.4. Account opening + <i>Business Platinum</i> Package The package includes: <ul style="list-style-type: none"> • Account(s) in AMD and foreign currency, • Up to two Internet Banking/Mobile Banking users, • One VISA Business Platinum and one VISA Business or MasterCard Business payment card¹ 	AMD 30,000 annually
2. Remote account opening through the ecosystem designed for legal entities and individual entrepreneurs + service package ² . The package includes: <ul style="list-style-type: none"> • Account(s) in AMD, USD, EUR or RUB (one account per currency), • One user of Internet Banking/Mobile Banking, with provision of Ameria Token app code • Up to three payment cards (VISA Business, MasterCard Business and/or ArCa Customs Card), with card validity period 	Free
3. Account (AMD and/or other currency) opening, including metal accounts in gold (999.9)³	Free
4. Customer due diligence for establishment of business relations	
4.1. (for legal entities and individual entrepreneurs having Republic of Armenia citizenship)	Free
4.2. For individual entrepreneurs who are not Republic of Armenia citizens ⁴	AMD 20,000
5. Minimum account balance⁵	N/a

¹ The package is available only to the resident legal entities which don't use Internet Banking/Mobile Banking systems. In case of refusal to use one or several services, the price does not change. If the client opts out of certain services but applies for them later, such services will be included in the package. If the client refuses from the package, the services included in the package will be provided at the fees chargeable for such services pursuant to their respective tariffs.

² The package is available only to the resident legal entities. In case of refusal to use one or several services, the price does not change. If the client opts out of certain services but applies for them later, such services will be chargeable pursuant to their respective tariffs specified in this document. Moreover, in case of opening an account with a service package, the client cannot opt out of the Internet Banking/Mobile Banking system. The package is also available to the existing clients which don't use Internet Banking/Mobile Banking systems.

³To use bank services, customers need to open a bank account in AMD.

⁴The fee is charged in case the Bank approves establishing business relationships with a client as a result of due diligence.

⁵ The interest rate accrued to the positive account balance is 0% p.a.

6. Account maintenance⁶	
6.1. For resident legal entities	
6.1.1. If during a calendar half-year the average cash flows on the client's bank accounts are at least AMD 300,000 or its equivalent in foreign currency, or the average daily balance on the accounts is above AMD 100,000 or its equivalent in foreign currency	Free
6.1.2. If during a calendar half-year the average cash flows on client's bank accounts are less than AMD 300,000 or its equivalent in foreign currency, and the average daily balance on the accounts is less than AMD 100,000 or its equivalent in foreign currency	AMD 10,000 per calendar half-year
6.2. For non-resident legal entities ⁷	AMD 25,000 monthly
6.3. Closing of all client accounts with the Bank upon client's request ⁸	
6.3.1. Prior to the expiry of one year after the client's first account opening	AMD 10,000
6.3.2. Upon the expiry of one year after the client's first account opening	Free
7. Distance banking⁹	
7.1. Internet Banking/ Mobile Banking System	
7.1.1. Up to two users, with provision of a token generating one-time password to authorize transactions or Ameria Token code ¹⁰	AMD 1,000 monthly or AMD 10,000 annually, VAT included
7.1.2. Starting from the 3rd user, with a token generating one-time password to authorize transactions or Ameria Token code ¹⁰	AMD 1,000 monthly per user
7.1.3. Additional users having only the access to view the statements and the account activity, with Ameria Token app code	Free
7.1.4. Provision of token (in case of loss or damage), replacement of existing token	AMD 3,000, VAT included
7.1.5. Recovery of Internet Banking/Mobile Banking password on the Bank branch premises	AMD 1,000, VAT included
7.2. Additional Internet Banking/Mobile Banking features (Internet Banking API for business) ¹¹	AMD 40,000 annually ¹²
8. Provision of statements, information and copies of documents	

⁶The turnover on any of the client's bank accounts (including card accounts) applies to all other accounts (this provision is applicable only for the purposes of fee charging). Commissions are charged within two weeks following each calendar half-year.

If there was no activity on the account during the most recent 12 months, the account will be restricted for debiting within two weeks following each calendar quarter.

If there was no activity on all the accounts of the client during the most recent 12 months and the account balances are zero, the accounts will be closed within two weeks following each calendar half-year. This does not apply to the accounts that are required in the scope of other services provided to the client by the Bank. Furthermore, for the clients having "Active" status on the website of the State Register Agency of Legal Entities and/or the SRC, the condition whereby the account is closed if there is no activity on account during the most recent 12 months and the account balance is zero, is not applicable until and including June 30, 2026.

The account maintenance fee shall not be charged (i) from the clients having only brokerage accounts and/or (ii) if a bank account has been opened and is maintained for provision of the safe deposit box service.

The account maintenance fee shall not be charged if the customer holds only one account opened and serviced after July 13, 2022, for the POS-service activated via the cash register owned by the merchant.

⁷ The Bank may charge a different fee on contractual basis.

⁸ No fee is charged for the client account opening if the client has other accounts maintained with the Bank.

⁹ The Bank sets currency exchange rates every business day, which remain effective during open hours of the Bank. The Bank is entitled to reject currency exchange applications received via distance banking systems out of business hours (before 09.30 a.m. and after 5:00 p.m) and on non-business days (including Saturdays).

¹⁰ The first fee is charged upfront at the time of the provision of the service (token, app). All subsequent fees will be charged monthly on the respective date of each month (the same day in the month when the first fee was charged). Furthermore, if such date is missing in any month, the fee will be charged on the last day of such month.

For clients having used the service before September 1, 2019 (inclusive) the described charging process will apply starting from September 1, 2019, and all the subsequent fees will be charged on the 1st day of each month accordingly.

¹¹ The service enables the client to execute/submit requests from own IP address using the private link provided by the Bank.

¹² If activated by June 30, 2025, during 3 months the Service will be provided for free.

8.1. Provision of up to one year-old account statements, copies of account statements or other documents kept in electronic form	Free
8.2. Provision of more than one year-old account statements or copies of account statements or provision of other documents kept in electronic form	AMD 5,000, per annual statement per account and each electronically stored document, VAT included
8.3. Provision of more than one year-old account statement or other electronic document, by emailing to the customer without a stamp	AMD 3,000, per annual statement per account and each electronically stored document, VAT included
8.4. Provision of SWIFT MT940 statements	AMD 1,000, per document, VAT included
8.5. Provision of references ¹³	
8.5.1. If ordered on the Bank premises	AMD 5,000, VAT included
8.5.2. If ordered by Internet/ Mobile Banking ¹⁴	AMD 3,000, VAT included
8.6. Reference-guarantees	AMD 10,000, VAT included
8.7. Response to auditor inquiries	AMD 10,000, VAT included, for each reporting period indicated in the inquiry
8.8. Delivery of account statement	
8.8.1. By electronic means	Free
8.8.2. By post – within Armenia ¹⁵	AMD 1,000 monthly, VAT included
8.8.3. By post – outside Armenia ¹⁶	As per postal service bills
8.9. Provision of information on account turnover by phone	AMD 10,000 annually, VAT included
9. Client identification via a video call ¹⁷	AMD 5,000, VAT included

3. CASH TRANSACTIONS

	Fee
1. Cash deposit into account ¹⁸	
1.1. AMD	
1.1.1. To accounts of payment and settlement organizations	0.3%, minimum AMD 5,000
1.1.2. To other customers	Free
1.2. USD, EUR ¹⁹	Free
1.3. RUB, GBP, CHF, CAD, AUD, JPY, AED, CNY, GEL ²⁰	1.5%

¹³The customer may get no more than three free copies of the reference at the time of reference provision.

¹⁴Requests for references should be submitted at least three banking days in advance.

¹⁵The fee is charged for the month when the statement was received, until the last business day of the month following such month.

¹⁶The delivery is provided by regular mail.

¹⁷The client identification via a video call is possible only if the Bank considers such method of identification acceptable for the provision of the given service. The fee is not charged if the call is made in the scope of remote account opening option.

¹⁸In case of ten or more cash deposit transactions at a time, legal entities pay a fee of AMD 50 per transaction. Where the cash deposit order is submitted electronically as a group payment instruction, AMD 20 is charged per deposit.

¹⁹EUR 500 notes are accepted only in Kamar Branch and the head office.

2% fee will be applied for depositing EUR 500 notes into the account. USD 100 notes issued between 1996 and 2008 will be accepted for crediting to the bank account at a 1% fee.

²⁰Depositing cash in order to make a time deposit is free of charge. If the deposit is terminated early within the first 30 days after the deposit start date, a fee will be charged at the rate applicable to cash deposits as of that date.

2. Cash withdrawal²¹	
2.1. From funds credited to client's account in cash	Free
2.2. From funds credited to client's account through wire transfer ²²	
2.2.1. AMD	
2.2.1.1. If the amount is up to and including AMD 3 million	0.5%, min AMD 1,500
2.2.1.2. If the amount is above AMD 3 million	0.4%
2.2.2. RUB	0.5%, min AMD 1,500
2.2.3. USD, EUR, GBP, CHF, CAD, AUD, JPY, JPY, AED, CNY, GEL	1%, min AMD 1,500
2.3 Via Ameriabank's POS-terminals with payment cards issued by other banks	3%, minimum AMD 2,000
2.4 From Ameriabank's ATMs ²³	
2.4.1 with payment cards issued by other Armenian banks	AMD 500
2.4.2 with payment cards issued by foreign banks	AMD 1,500
3 Exchange of USD 100 notes issued between 1996 and 2008 into other banknotes or another currency	1%
4 Exchange of EUR 500 notes for other notes or another currency¹⁹	2%
5 Exchange of foreign currency coins	

²¹ Withdrawal of cash is subject to the following terms:

Office	Cash withdrawal without submitting an application in advance	Cash withdrawal based on the application submitted in advance		
	Amount requested (to be provided during the same operational day when the application was submitted)	Amount requested	Timing for provision of cash if the application was submitted before 1:00 PM	Timing for provision of cash if the application was submitted after 1:00 PM
Kamar Branch/ Head Office	Up to AMD 30 million, USD 50,000, EUR 30,000 or AMD 1 million equivalent in another currency (in case of other currencies)	Over AMD 30 million USD 50,000, EUR 30,000 or AMD 1 million equivalent in another currency (in case of other currencies)	Up to 3 operational days	Up to 4 operational days
Yerevan-based branch offices, other than Kamar	Up to AMD 20 million, USD 25,000, EUR 15,000 or AMD 1 million equivalent in another currency (in case of other currencies)	Over AMD 20 million, USD 25,000, EUR 15,000 or AMD 1 million equivalent in another currency (in case of other currencies)	Up to 3 operational days	Up to 4 operational days
Branch offices outside Yerevan	Up to AMD 10 million, USD 10,000, EUR 10,000 or AMD 1 million equivalent in another currency (in case of other currencies)	Over AMD 10 million, USD 10,000, EUR 10,000 or AMD 1 million equivalent in another currency (in case of other currencies)	Up to 5 operational days	

If after cash withdrawal the client closes all his accounts with the Bank, and the total account balance is less than the required minimum cash withdrawal fee, no cash withdrawal fee shall be charged.

²² No cash withdrawal fee will be charged for the following amounts:

- ✓ Amounts generated from deposits with a term of 91 days and more, as well as deposits with a term of 31 days that have been extended for 3 consecutive times (except for deposit agreements terminated before the due date on the depositor's initiative)
- ✓ Amounts withdrawn from the deposits with partial withdrawal option, if such amounts are within the limit envisaged under the deposit terms
- ✓ Amounts of bonds if such bonds have been held until the maturity date
- ✓ Interest paid on the deposits and bond coupons

These tariffs will also apply to the loan proceeds disbursed by the Bank, unless otherwise stipulated by the tariffs of that particular loan facility. No fee will apply to the debits from special accounts designated for showing transactions through Internet Acquiring services and POS-terminals enabled by the Bank.

²³ These tariffs will be effective from the moment of posting an announcement on their application on the Bank's official website.

5.3 EUR (1 Euro and higher)	20% of the amount exchanged
5.4 USD and other foreign currency coins	Not accepted
6 Exchange of worn-out banknotes²⁴	
6.3 AMD	Free
6.4 USD, EUR	3%
6.5 RUB	2%
6.6 GBP, CHF, CAD, AUD, JPY, AED, CNY, GEL	5%
7 Authentication and packaging of banknotes (AMD, USD, EUR, GBP, RUB, CHF)	0.1% of the amount, min AMD 3,000
8 Provision of checks	
8.3 Check-book (25 sheets)	AMD 5,000, VAT included
8.4 One sheet (check)	AMD 250, VAT included
9 Ordering AMD coins²⁵	0.1%, min AMD 500

4. TRANSFERS ^{26 27}

	Fee
1. Transfers in AMD	
1.1. To accounts of payment and settlement organizations (including accounts held with other Armenian banks)	0.3%, minimum AMD 5,000
1.2. Other transfers	
1.2.1. Within Ameriabank accounts	Free
1.2.2. To Armenian banks	
1.2.2.1. If the payment order is submitted via Internet Banking/Mobile Banking systems	Free

²⁴ The fee is applied in case of any transaction with worn-out banknotes.

²⁵ Coins are provided on Wednesdays by all branches of the Bank except Arshakunyats, Dalma, Davtashen, Yeritasardakan and Mashtots Branches. Coin requests should be submitted to the Bank at least one business day in advance, by 1:00 PM.

²⁶ Depending on the time of accepting the payment orders that have been submitted in paper form or by Internet Banking/Mobile Banking systems, and involve transfers outside the Bank, the Bank will deduct the amount to be transferred from the account, i.e. execute the payment order, in accordance with the table below, provided that there are sufficient funds on the client's account, and there is no encumbrance with other obligations.

Accepting payment orders	Deducting from the account	Processing by the Bank
Before 1:00 PM (if submitted in paper)	Same banking day	Same banking day
Before 2:00 PM (if submitted by Internet Banking/Mobile Banking systems)		
Before 4:00 PM (if submitted in paper)	Same banking day	Next banking day
Before 5:00 PM (if submitted by Internet Banking/Mobile Banking systems)		
After 4:00 PM (if submitted in paper)	Next banking day	Next banking day
After 5:00 PM (if submitted by Internet Banking/Mobile Banking systems)		

If any payment is made from the card accounts, fees for payments from card accounts will be added to the fees specified in this chapter 4 (see the Terms of Card Issuance and Usage).

Irrespective of the timing specified in the table above, the amount to be transferred will be deducted from the account on the same banking day if the transaction is made by the teller.

²⁷The Bank charges extra AMD 10,000 for each same-day transfer in the amount of up to AMD 50 million or its equivalent in another currency, if the payment order to be executed by Bank Mail system is submitted in paper from 1:00 PM to 3:00 PM or via Internet Banking/Mobile Banking system from 2:00 PM to 3:15 PM. This fee may be also charged for each transfer in the amount above AMD 50 million or its equivalent in another currency, if the Bank has a possibility to execute the payment order on the above specified conditions on the same banking day as an exception. This fee is not charged for transfers to the accounts with the CBA.

1.2.2.2. If the payment order is submitted in paper at Yerevan-based branches	AMD 200
1.2.2.3. If the payment order is submitted in paper at the branches outside Yerevan	AMD 100
1.3. Creating a payment order by Bank employees in Yerevan-based branches	AMD 500, VAT included, per document
1.4. Creating a payment order by Bank employees in branches outside Yerevan	AMD 200, VAT included, per document
2. Transfers in foreign currency²⁸	
2.1. Within Ameriabank accounts	Free
2.2. To Armenian banks	
2.2.1 USD, EUR ²⁹	
2.2.1.1. Costs of all correspondent and intermediary banks charged to the amount transferred	
2.2.1.1.1. If the payment order is submitted in paper form	0.2%, min AMD 10,000, max AMD 25,000
2.2.1.1.2. If the payment order is submitted via Internet Banking/Mobile Banking systems	0.15%, min AMD 7,000, max AMD 20,000
2.3. Transfers via SWIFT (international and to the Armenian banks)	
2.3.1. RUB	
2.3.1.1. Costs of all correspondent and intermediary banks charged to the amount transferred	
2.3.1.1.1. If the payment order is submitted in paper form	0.15%, min AMD 6,000, max AMD 25,000
2.3.1.1.2. If the payment order is submitted via Internet/Mobile Banking	0.1%, min AMD 3,000, max AMD 20,000
2.3.1.2. Costs of all correspondent and intermediary banks are borne by Ameriabank	
2.3.1.2.1. If the payment order is submitted in paper form	0.2%, min AMD 10,000, max AMD 40,000
2.3.1.2.2. If the payment order is submitted via Internet/Mobile Banking	0.15%, min AMD 5,000, maximum AMD 30,000
2.3.2. USD	
2.3.2.1. Costs of all correspondent and intermediary banks charged to the amount transferred	
2.3.2.1.1. If the payment order is submitted in paper form	0.2%, min AMD 10,000, max AMD 25,000
2.3.2.1.2. If the payment order is submitted via Internet/Mobile Banking	0.15%, min AMD 7,000, max AMD 20,000

²⁸ If the amount is USD 3 million or more or its equivalent in other currency, transfers will be executed only in accordance with clauses 2.3.1.2, 2.3.2.3, and 2.3.3.2 and will be subject to commission of AMD 1 million.

Automated foreign currency payments made to transfer credit obligations from other banks to Ameriabank are free of charge.

Transfers to Russia and the Republic of Belarus are not available in foreign currency other than Russian Rubles.

²⁹ No fee is charged for transfers to the accounts with the CBA.

2.3.2.2. Costs of correspondent banks are charged to the amount transferred, no other fees are charged by the intermediary banks ³⁰	
2.3.2.2.1. If the payment order is submitted in paper form	0.25%, min AMD 15,000, max AMD 75,000
2.3.2.2.2. If the payment order is submitted via Internet Banking/Mobile Banking systems	0.2%, min AMD 10,000, max AMD 65,000
2.3.2.3. Costs of all correspondent and intermediary banks are borne by Ameriabank	Commission specified in clause 2.3.2 + AMD 10,000
2.3.3. Euro	
2.3.3.1. Costs of all correspondent and intermediary banks charged to the amount transferred	
2.3.3.1.1. If the payment order is submitted in paper form	0.2%, min AMD 10,000, max AMD 25,000
2.3.3.1.2. If the payment order is submitted via Internet/Mobile Banking	0.15%, min AMD 7,000, max AMD 20,000
2.3.3.2. Costs of all correspondent and intermediary banks are borne by Ameriabank	
2.3.3.2.1. If the payment order is submitted in paper form	0.25%, min AMD 20,000, max AMD 75,000
2.3.3.2.2. If the payment order is submitted via Internet/Mobile Banking	0.2%, min AMD 15,000, max AMD 65,000
2.3.4. In other foreign currencies quoted by the Bank	
2.3.4.1. Costs of all correspondent and intermediary banks charged to the amount transferred	
2.3.4.1.1. If the payment order is submitted in paper form	0.2%, min AMD 10,000, max AMD 25,000
2.3.4.1.2. If the payment order is submitted via Internet/Mobile Banking	0.15%, min AMD 7,000, max AMD 20,000
2.3.4.2. Costs of all correspondent and intermediary banks are borne by Ameriabank	
2.3.4.2.1. If the payment order is submitted in paper form	0.25%, min AMD 25,000, max AMD 75,000
2.3.4.2.2. If the payment order is submitted via Internet Banking/Mobile Banking systems	0.2%, min AMD 20,000, max AMD 65,000
2.4. Transfers in currencies not quoted by the Bank ³¹	0.3%, min AMD 50,000, max AMD 100,000
2.5. Creating a payment order by Bank employees in Yerevan-based branches	AMD 1,000, VAT included, per document
2.6. Creating a payment order by Bank employees in branches outside Yerevan	AMD 500, VAT included, per document
2.7. Return of unidentified payments in foreign currency received via SWIFT ³²	USD 30 / EUR 30 or equivalent in another currency
3. Transfers in paper gold (999.9) within Ameriabank accounts	Free

³⁰ In case of transfers to Georgia, costs of correspondent banks are borne by the Bank, while costs of other intermediary banks, if any, are charged to the amount transferred.

³¹ Transfer is executed in USD, and the amount is credited to the recipient's account in the currency indicated by the client.

³² The fee is charged from the amount returned if the Bank prevents crediting of incorrect, inaccurate amount or the amount provided for under the Terms.

4. Transfer of money via Internet Banking/Mobile Banking systems from the bank account to a card ³³	0.3%
5. Cancellation and/or amendment of payment order data based on the client's written request ³⁴	
5.1. In case of payments in AMD	AMD 1,000, VAT included
5.2. In case of payments in foreign currency ^{35 36}	AMD 25,000, VAT included
6. Cancellation and/or amendment of payment order via Internet Banking/Mobile Banking ³⁴	
6.1. In case of payments in AMD	AMD 500, VAT included
6.2. In case of payments in RUB ³⁵	AMD 10,000, VAT included
6.3. In case of payments in other currencies ^{35 36}	AMD 25,000, VAT included
7. Return of client's payment order by correspondent bank, if the order is incomplete or inaccurate or if the recipient's account has been closed	
7.1. In case of payments in AMD	Free
7.2. In case of payments in RUB ³⁵	
7.2.1. If the payment order was submitted via Internet/Mobile Banking ³⁴	AMD 10,000, VAT included
7.2.2. In other cases	AMD 25,000, VAT included
7.3. In case of payments in other currencies ³⁵	AMD 25,000, VAT included
8. Crediting of noncash foreign currency to the account ³⁷	
8.1. Within Ameriabank accounts	Free
8.2. From other Armenia-based banks	0.25 %
8.3. From foreign banks outside Armenia	Free

5. INDIVIDUAL SAFE DEPOSIT BOX FEES

Sizes of deposit boxes			Fee (AMD, VAT included)			
	<u>Komitas,</u>	<u>Sayat-Nova, Kamar and Ejniatsin Branches</u>	1 month	3 months	6 months	1 year
Small	250mm*350mm*90mm	300mm*100mm*460mm	15,000	20,000	30,000	35,000
Medium	250mm*350mm*190mm	300mm*200mm*460mm	20,000	30,000	40,000	60,000
Large	250mm*350mm*290mm	600mm*200mm*460mm	25,000	40,000	50,000	80,000
Extra large	-	600mm*900mm*460mm	50,000	80,000	100,000	160,000

The depositor will be required to pay AMD 40,000, VAT included, for the replacement of deposit box lock and provision of a new key.

6. SALE OF STANDARD GOLD BARS

³³The 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.

³⁴The fee is not applied if at the time of cancellation request the amount has not been debited to the customer's account or to the Bank's account designated for making transfers. If the payment amount has already been debited to the customer's account, the Bank shall not be liable for the refund: application of the fee doesn't guarantee that the refund will be made.

³⁵In addition to the specified fee, third party expenses are also chargeable to the customer.

³⁶If it is impossible to make changes in the details of the international transfer order submitted by the customer to the Bank, the payment order is subject to cancellation.

³⁷Amount is charged on the next business day.

Gold bars are available in a range of sizes: 1 oz., 5g, 10g, 20g, 50g, 100g and 1000g. Gold bars come with a quality certificate.

Gold is quoted depending on the size of the bar. The rates are published on the Bank's website www.ameribank.am.

1. Standard gold bar without packaging	Rate for that particular size of gold bar
2. Standard gold bar with packaging	Rate for that particular size of gold bar + AMD 3,000, VAT included