

Terms and Tariffs of Card Linking and Usage in MyAmeria (for Armenian bank cards)

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Definitions

Bank means Ameriabank CJSC.

Payment Systems means payment systems servicing cards (VISA, MasterCard, ArCa, etc. (if any)).

Armenia means Republic of Armenia.

MyAmeria means, for the purposes of these Terms and Tariffs, a special version of the Bank's online/mobile banking service.

Bank's tariffs means the Bank's tariffs for individuals¹, the Bank's card rates and fees².

1. Terms of Payment Card Linking and Usage

- 1.1. In MyAmeria, you can link ArCa, MasterCard and Visa payment cards issued by Armenian banks, whose holders can be identified via the ArCa payment system identification tool.
- 1.2. The possibility of linking payment cards issued by other Armenian banks in MyAmeria is available to the Bank's account-holder and non-account holder³ customers who have a public services number issued by the Republic of Armenia or a certificate on non-receipt of such a number.
- 1.3. Bank's account-holder and non-account holder customers can link only payment cards held by themselves.
- 1.4. In case of linking a payment card issued by other Armenian banks in MyAmeria, the Bank sends an inquiry to ArCa payment system in order to check whether the linked card belongs to the latter. The account-holder and non-account holder customer's consent for the Bank to send the inquiry and receive the information specified in this point is considered to be given by virtue of confirming the consent with these Terms and Tariffs. If the checkup results are not satisfactory, the card linking will be rejected.
- 1.5. In case of having a current AMD account with the Bank, transactions with a linked card shall be executed through the current AMD account. In the absence of a current AMD account, transactions with a linked card shall be executed by means of direct transfer of the funds to the beneficiary.
- 1.6. The types of transactions with linked cards available in MyAmeria are published on the Bank's official website.
- 1.7. Transactions with linked cards are made in Armenian drams. If the linked card is in foreign currency, the foreign currency will be exchanged in accordance with the terms and tariffs of the issuer bank. In addition to these tariffs, the card issuing bank may charge additional fees in accordance with its terms and tariffs.
- 1.8. Where it is possible to cancel the transaction with the linked card on the basis of the customer's instruction or not finalize the transaction for any other reason, the transaction amount will be transferred to the customer's current account with the Bank, and in the absence of a current account the customer will need to contact the card issuing bank and submit a refund request.
- 1.9. The Bank may have access to the information about the available balance on the payment card linked in MyAmeria.
- 1.10. In case of any conflict between the versions of these terms and tariffs published in different languages, as well as incompleteness of the information available in a foreign language version, the Armenian version of the terms and tariffs shall prevail.

2. Tariffs of Payment Card Linking and Usage

- 2.1. Execution of a transaction with a linked card by the Customer implies that the Customer has accepted the tariff displayed in MyAmeria just before execution of the transaction. The applicable tariff charged to the card includes the fee of 0.5% for execution of a transaction with a linked card and the tariff set and/or applied to the Bank customers for the respective transaction type, which the Customer accepts by joining these terms. In addition to these tariffs, the card issuing bank may charge/apply additional fees in accordance with its terms and tariffs.

¹ Ameriabank CJSC Tariffs for Individuals (11RBD PL 72-01-01) approved by Management Board Resolution # 03/59/15 as of May 27, 2015). Link: <https://ameriabank.am/useful-links>

² Ameriabank CJSC Card Rates and Fees (11RBD PL 72-56) approved by Management Board Resolution # 02/20/15 dated July 29, 2015). Link: <https://ameriabank.am/useful-links>

³ If that feature is available in MyAmeria.

2.2. Linking and unlinking a card in MyAmeria is free of charge. To check the card validity, AMD 5 is charged from the card when linking it in MyAmeria and is refunded right away.