

Approved by Management Board resolution # 02/20/15 dated July 22, 2015. edition approved by resolution # 04/28/26 Dated October 07,2026, effective from the date specified below.

1. GENERAL PROVISIONS

1. Debits and credits of AMD-denominated fees for card service are performed at the average exchange rate of the Central Bank of Armenia prevailing on that date.
2. The currency in card transactions is exchanged at the rates specified in Ameriabank CJSC (the "Bank") Payment Cards Terms and Conditions, where the exchanges rates applied by Visa international payment system include the Bank's fee of 2%.
3. All postal and telecommunication expenses, as well as third bank costs will be charged additionally.
4. The Bank may review and change the tariffs from time to time, notifying the customers through making the changes available for them on the 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.
5. All commissions subject to VAT include VAT.

[illegible]

28	E-wallet top-up by card	2%	2%	2%	2%	2%	2%	2%	2%	2%
29	Provision of statements	According to Ameriabank CJSC Tariffs for Individuals, Chapter 2, section "Provision of statements, information and copies of documents"								
30	Card transaction alerts via Push notifications in MyAmeria mobile app, email notifications ¹⁶	Free	Free	Free	Free	Free	Free	Free	Free	Free
31	SMS-alerts about card transactions ¹⁷	AMD 15 per transaction, VAT included	AMD 15 per transaction, VAT included	AMD 15 per transaction, VAT included	AMD 15 per transaction, VAT included	AMD 15 per transaction, VAT included	AMD 15 per transaction, VAT included	AMD 15 per transaction, VAT included	AMD 15 per transaction, VAT included	AMD 15 per transaction, VAT included
32	Chargeback claim fee for the card transactions executed via the ATMs of other banks or at merchants (payable if it is proved that the transaction was performed (i) by the customer or (ii) by the customer due to the breach of the card rules)	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included
33	SMS-alerts about card transactions ¹⁷	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included
34	Card delivery									
	a) Within Armenia	-	Free	-	Free	-	Free	Free	-	Free
	b) Other countries	-	According to the postal bill	-	According to the postal bill	-	According to the postal bill	According to the postal bill	-	According to the postal bill
35	Provision of cards at the Bank branches (chargeable only for the newly issued cards) ¹⁸	-	AMD 1,000	-	AMD 1,000	-	AMD 1,000	AMD 1,000	-	AMD 1,000

¹⁷ The Bank activates the SMS alert service by default for any card transaction for AMD 10,000 (for foreign currency cards - USD/EUR 20) and above from the time of the card issuance. At the customers' choice, they may receive SMS alerts for card transactions for any amount. The fee is not applied to the notifications about the transactions made with the additional card. The fee is not applied to the SMS notifications containing OTP. This condition is effective from January 23, 2025.

¹⁸ The fee is charged at the time of ordering and is not applied (i) for issuance of additional cards in the name of a third person if such third person is not in the Bank at the time of applying, and (ii) in case of first cards ordered by employers and issued as part of payroll projects, and (iii) if the card is to be provided within one banking day, in which case only the fee for the specified service shall apply.

¹⁹ No fee if there is a line of credit on the card.

²⁰ In the case of reissuance of active Digital cards, the specified fee will apply from July 1, 2026. Before that, no fee will be applied to reissued Digital cards.

²¹ Mastercard Platinum and Mastercard Platinum digital cards active as of July 7, 2026, will be renamed to and maintained as Mastercard World and Mastercard World digital cards from July 7, 2026, without any need for physical card replacement or reissue.

