AMERIABANK CJSC
TARIFFS
FOR INDIVIDUALS

Approved by the Management Board resolution № 03/11/15 as of May 25, 2015
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1. GENERAL PROVISIONS

1. All commissions shall be charged in AMD.
2. Commissions expressed as percentage of foreign currency amounts shall be charged in AMD, at the Bank's board buy exchange rate (clearing).
3. If the client has no sufficient funds available on his/her AMD account, the Bank may convert the full or partial amount of commission from the foreign currency accounts at the Bank's board buy exchange rate.
4. All postal and telecommunication expenses, as well as third bank costs shall be charged additionally.
5. The Bank may review current tariffs, advising the clients through making the changes available for them on the website or within the Bank premises. The changes shall take effect on the date fixed by the Bank, but not earlier than the client notice date.
6. Based on long-term cooperation between the Bank and the client, the volume of transactions and other sound reasons, the Bank may apply tariffs and rates different from those defined herein. All such tariffs will be specified in other documents and/or supplementary covenants and agreements.
7. For the purposes of these Tariffs, MyAmeria app is a special version of Internet/Mobile Banking service provided by the Bank.
8. All commissions subject to VAT shall include VAT.
9. In case of termination of services fees paid before termination are not refundable.

2. OPENING AND MANAGEMENT OF BANK ACCOUNTS

(including service of non-account holders)

Item	Standard	Persona	Premium/ Partner
1. Account opening + service package (package[1] includes accounts in AMD and one foreign currency, MyAmeria app; one payment card[2]) The package is available only to the citizens of Armenia.	AMD 7,000	N/a	N/a
2. Distance opening of Smart account + service package (package[1] includes an account in AMD, MyAmeria app, one payment card[3]) The package is available only to the resident citizens of Armenia.	Free	Free	Free
3. Account opening (including distance opening) + service package "For Students" (package[1] includes an AMD bank account, MyAmeria app, one Student payment card[4])	Free	Free	Free
4. Account opening			
4.1. Accounts in AMD			
4.1.1. For Armenian citizens[5]			
4.1.1.1. At Yerevan-based branches, if opened via Internet/Mobile Banking	AMD 3,000	Free	Free
4.1.1.2. At branches outside Yerevan	Free	Free	Free
4.1.1.3 If opened via MyAmeria app	Free	Free	Free
4.1.2. For non-citizens[6]	AMD 25,000	AMD 25,000	Free
4.2. Accounts in foreign currency, including metal accounts in gold (999.9)[7]			
4.2.1. At Yerevan-based branches, if opened via Internet/Mobile Banking	AMD 3,000 per account	Free	Free
4.2.2. At branches outside Yerevan	AMD 2,000 per account	Free	Free

[1] In case of refusal to use one or several services, the package price does not change. If the client refuses from certain services but applies for them later, such services will be chargeable pursuant to their respective tariffs. The package is available to the existing clients if they do not use any of the package services (does not apply to Smart and For Students packages).

[2] VISA Classic or MasterCard Standard cards are offered without annual service fee. Should the card be reissued upon expiry of the validity period, a fee will be charged in accordance with the then-effective payment card terms and conditions.

[3] If the client chooses VISA Classic, MasterCard Standard or ArCa Carrefour Smile payment card, they are offered with no annual service fee. In case of Visa Classic Moons cards, an annual service fee will be charged in accordance with Ameriabank CJSC Card Rates and Fees.

[4] There is no annual service fee for the Student cards.

[5] To use bank services clients need to open an account in AMD. In case of ordering a payment card, opening a savings account, time deposits, purchase of bonds, getting loan products, safe deposit box renting or brokerage account opening, ordering a card under the payroll project, the respective account opening fees will not be applied.

[6] Fee charged only for the first AMD account.

[7] No account opening fee is charged for this service during ordering a payment card, opening a savings account, time deposits, purchase of bonds, getting loan products, safe deposit box renting or brokerage account opening.

4.2.3. If opened via MyAmeria app	Free	Free	Free
5. Minimum account balance[8]	N/a	N/a	N/a
6. Account management[9]			
6.1. If during a calendar half-year the average cash flows on the client's bank accounts are at least AMD 150,000, or the average daily balance on the accounts is above AMD 50,000	Free	Free	Free
6.2. If during a calendar half-year the average cash flows on client's bank accounts are less than AMD 150,000, or the average daily balance on the accounts is less than AMD 50,000	AMD 1,000 per calendar half-year	Free	Free
7. Distance banking[10]			
7.1. Via Internet/Mobile Banking			
7.1.1. Activation of Internet/Mobile Banking			
7.1.1.1. Provision of a token/replacement of the token with the same type token	AMD 5,000 lump sum fee	Free	Free
7.1.1.2. Provision of Ameria Token app code / replacement of the token with the same type token	AMD 1,000 lump sum	Free	Free
7.2. Provision of MyAmeria app	AMD 1,000 lump sum	Free	Free
7.3. Recovery of Internet/Mobile Banking, MyAmeria password at the Bank branch premises	AMD 1,000, VAT included	Free	Free
7.4. Phone banking[11]	AMD 5,000 lump sum	AMD 5,000 lump sum	Free

[8] 0% annual interest on credit balance.

[9] The turnover of any bank account of the client (including card accounts) applies to all other accounts (this provision is applicable only in terms of charging the commissions). If the client has an active card only linked to a card account, no commission is charged. If the account is linked to a closed card, the commission is chargeable in accordance with the tariffs. 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 the account during the most recent 12 months and the account balance is zero, the account 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.
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.

[10] The Bank defines currency exchange rates every business day. Such rates remain effective during open hours of the Bank. The Bank is entitled to reject conversion applications received by distance banking systems on non-open hours (before 09.30 a.m. and after 5:00 p.m.) and non-business days (including Saturdays).

[11] The following services subject to the limits specified below may be performed via phone banking:

N	Operation	Limit per transaction (AMD or foreign currency equivalent, in which case the limit is determined at the CBA exchange rate)
1	Getting voice information about accounts	N/A
2	Setting (agreeing) transaction value and currency for FX transactions	N/A
3	Transfers between client's accounts with Ameriabank	Up to AMD 10,000,000
4	Transfers between the client's and other parties' accounts with Ameriabank	Up to AMD 10,000,000

8. Provision of statements, information and copies of documents			
8.1. Provision of up to 1 year-old account statements, copies of account statements or other documents kept in electronic form	Free	Free	Free
8.2. Provision of more than 1 year-old account statements, copies of account statements or other documents kept in electronic form[12]	AMD 5,000 per annual statement per account and each electronically stored document, VAT included	AMD 5,000 per annual statement per account and each electronically stored document, VAT included	Free
8.3. Provision of more than 1 year-old account statement or other electronic document, by emailing to the customer without a stamp[8]	AMD 3,000, per annual statement per account and each electronically stored document, VAT included	AMD 3,000, per annual statement per account and each electronically stored document, VAT included	Free
8.4. Provision of references			
8.4.1. To holders of 3 and more months old accounts	AMD 3,000, VAT included	AMD 3,000, VAT included	Free
8.4.2. To holders of less than 3 months old accounts	AMD 5,000, VAT included	AMD 5,000, VAT included	Free
8.4.3. If ordered online by Internet/ Mobile Banking/on the Bank's website[13]	AMD 1,000, VAT included	Free	Free
8.5. Account statement delivery			
8.5.1. By electronic means	Free	Free	Free
8.5.2. By post within Armenia[14]	AMD 1,000 monthly, VAT included	AMD 1,000 monthly, VAT included	AMD 1,000 monthly, VAT included
8.5.3. By post outside Armenia[15]	As per postal service bills	As per postal service bills	As per postal service bills
8.6. Change of the manner of delivery of statements and other required notices			

5	Non-cash FX transactions	Up to AMD 10,000,000
6	Transfers to other Armenian banks if the client has previously made the same transfer with the same banking details	Up to AMD 5,000,000
6.1	Transfers to other Armenian banks if the client makes the transfer for the first time	Up to AMD 3,000,000
7	International transfers	Max AMD 2,000,000 daily
8	Utility payments	Up to AMD 1,000,000
9	Fast money transfers	N/a

[12] The fee is not charged for provision of home loan statements (i.e. loans for purchase/renovation/construction of residential real estate).
[13] The requests for references should be submitted at least one banking day in advance.
[14] The fee is charged for the month when the statement was received, until the last business day of the month following such month.
[15] The delivery is provided by regular mail.

8.6.1. Once a year	Free	Free	Free
8.6.2. Twice a year and more often			
8.6.2.1. If the instruction is submitted on the Bank premises or via Internet Banking	Free	Free	Free
8.6.2.2. If the instruction is submitted via other means satisfactory to the Bank	AMD 5,000, VAT included	AMD 5,000, VAT included	AMD 5,000, VAT included
9. Direct debit for utility bills	Free	Free	Free
10. Execution of the client's standing orders[16]	Free	Free	Free
11. Provision of power of attorney by individuals (clients) (In the presence of the grantor or via Internet/Mobile Banking)	AMD 3,000, VAT included	AMD 3,000, VAT included	Free
12. Cash transactions by non-account holders, unless other fee is chargeable for such transaction under these tariffs[17]			
12.1. At Yerevan-based branches	AMD 1,000	N/A	N/A
12.2. At branches outside Yerevan	AMD 500	N/A	N/A
13. Review of non-account holder's application for banking services (unless other fee is chargeable for such application under these tariffs)	AMD 1,000	N/A	N/A
14. Client identification via videocall[18]	AMD 5,000, VAT included	AMD 5,000, VAT included	AMD 5,000, VAT included

3. CASH TRANSACTIONS[19]

Item	Standard	Persona	Premium/ Partner
1. Client account crediting in cash			
1.1. AMD			
1.1.1. To accounts of payment and settlement organizations	0.3%, minimum AMD 5,000	0.3%, minimum AMD 5,000	0.3%, minimum AMD 5,000
1.1.2. To other customers			

[16] Standing payment orders should contain the exact date of the transaction, currency, amount, beneficiary's name/account number.
[17] The fee is not applied in case of currency exchange transactions unless another fee is stipulated under these Tariffs for the given currency.
[18] Identification via videocall is possible when such option is acceptable for the Bank for the provision of a particular service. The fee is not charged if the client is identified via vide call during account opening via telecommunication.
[19] The rate specified in clause 1.3 is applicable if customers, whether account holders or not, make any cash transaction in the currencies specified in that clause (other than currency exchange transactions).
The rate specified in clause 2.2.3 is applicable

- in case of provision of cash foreign currency other than RUB to non-account holders (other than currency exchange transactions).
- in case of provision of cash foreign currency other than RUB to account holders and non-account holders via Unistream

1.1.2.1. ≤400,000 AMD[20]	AMD 500	AMD 500	Free
1.1.2.2. >400,000 AMD	Free	Free	Free
1.2. USD, EUR[21]	Free	Free	Free
1.3. RUB, GBP, CHF, CAD, AUD, JPY[22]	3%	3%	Free if the daily amount is up to and including 1,000,000 RUB, 10,000 GBP, CHF and other foreign currency. If the amount is above such limit: 3% for the amount in excess of the specified limit.
2. Cash withdrawal[23]			
2.1. From funds credited to client's account in cash	Free	Free	Free
2.2. From funds credited to client's account via wire transfer[24]			

[20] No commission for cash deposit in the following cases:
- ✓ Account top-up to pay commissions
- ✓ Account top-up along with other transactions handled by the teller (including payments to government and/or local authorities of Armenia, including notary offices, service agencies of state committee of real estate cadaster and other government bodies)

[21] 2% fee shall be applied for depositing EUR 500 notes into the account. EUR 500 notes are accepted only at the head office.

[22] Depositing cash as 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.

[23] Cash is provided as follows below:

Office	**Cash withdrawal without filing an application in advance**	**Cash withdrawal based on the application filed in advance**		
	Amount requested (to be provided during the same operational day when the application was filed)	**Amount requested**	**Timing for provision of cash if the application was filed before 1:00 p.m.**	**Timing for provision of cash if the application was filed after 1:00 p.m.**
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 branches (other than Kamar Branch)	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
Branches 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 his all 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.

[24] No commission is charged for cash withdrawal under the following products/services:
- ✓ 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 on the deposits with early termination option if such deposits are withdrawn before the contractual due date at least 91 days after the deposit origination
- ✓ Amounts withdrawn from the deposits with partial withdrawal option, if such amounts are within the limit envisaged under the deposit terms

2.2.1. AMD			
2.2.1.1. At Yerevan-based branches	0.2%, minimum AMD 500	0.2%, minimum AMD 500	Free
2.2.1.2. At branches outside Yerevan	0.1%, minimum AMD 200	0.1%, minimum AMD 200	Free
2.2.2. RUB	0.3%, minimum AMD 1,000	0.2%, minimum AMD 1,000	0.2%, minimum AMD 1,000
2.2.3. USD, GBP, CHF, CAD, AUD, JPY	2%, minimum AMD 1,000	2%, minimum AMD 1,000	2%, minimum AMD 1,000
2.3. Cash withdrawal through cashing centers of Ameriabank (POS terminal) with cards issued by other banks	2%, minimum AMD 2,000	2%, minimum AMD 2,000	2%, minimum AMD 1,500
2.4.			
2.5. Cash withdrawal by non-account holders	According to the rates prevailing in the Bank on that day (information about the rates is published on the Bank's official website)	N/A	N/A
2.6. Delivery of cash from transfers within Ameriabank accounts to non-account holders			
2.6.1. In AMD	0.3%, minimum AMD 1,000	N/A	N/A
2.6.2. In other currencies	According to the rates prevailing in the Bank on that day (information about the rates is published on the Bank's official website)	N/A	N/A
3. Acceptance and exchange of AMD notes and coins for non-account holders			
3.1. Up to and including 50 pcs per each monetary unit	Free	N/A	N/A
3.2. Over 50 pcs per each monetary unit (applicable to the pcs in excess of 50)	AMD 10 per piece, minimum AMD 1,000, maximum AMD 10,000	N/A	N/A
4. Exchange of EUR 500 notes for other notes or another currency[25]	2%	2%	2%
5. Exchange of foreign currency banknotes of non-account holder customers	1% of the amount, minimum AMD 500	N/A	N/A
6. Exchange of foreign currency coins			
6.1. EUR (1 euro and coins with higher nominal value are accepted)	20% of the amount to be exchanged	20% of the amount to be exchanged	20% of the amount to be exchanged
6.2. USD and other foreign currency coins	N/a	N/a	N/a

- ✓ Amounts of the bonds if such bonds have been held until maturity
- ✓ Interest paid on the deposits, savings accounts and bond coupons

This commission is also applicable to loans provided by the bank and credited to the clients' account, unless otherwise envisaged by the terms of the given loan facility.

[25] EUR 500 notes are accepted only at the head office.

7. Exchange of worn-out banknotes			
7.1. AMD	Free	Free	Free
7.2. USD, EUR	3%	3%	**1%**
7.3. RUB	2%	2%	**1%**
7.4. GBP, CHF, CAD, AUD	5%	5%	5%
8. Authentication and packaging of banknotes (AMD, USD, EUR, GBP, RUB and CHF)	0.1% of the amount (min AMD 500)	0.1% of the amount (min AMD 500)	Free
9. Utility payments by account holders (at the counter)[26]	Free	Free	Free
10. Cash in Transit (collection) services			
10.1. Up to AMD 5 mln or its equivalent in other currency	N/A	N/A	Fee specified in point 2 + AMD 10,000
10.2. AMD 5 mln or its equivalent in other currency	N/A	N/A	Fee specified in point 2 + 0.1% + actual costs of CIT services
11. Cash currency conversion via Ameriabank ATMs[27]	AMD 1-99[28] or AMD 1-999[29]	AMD 1-99[28] or AMD 1-999[29]	AMD 1-99[28] or AMD 1-999[29]

[26] For non-account holders this service is available only at payment terminals.

[27] US dollars, euros and Russian Rubles may be exchanged into Armenian drams. Minimum amount per transaction is equivalent to AMD 1,000 and maximum amount per transaction is amount equivalent to AMD 100,000. Currency is exchanged at the rates effective at Ameriabank at the time of transaction. The banknotes with the following denominations may be exchanged via the ATMs (if the amount payable after the full exchange of the inserted banknotes is in conformity with the minimum and maximum limit requirements):

- USD: 5, 10, 20, 50 and 100,
- EUR: 5, 10, 20, 50, 100 and 200,
- RUB: 1,000, 2,000 and 5,000.

[28] If the client has provided a phone number of any Armenia-based mobile phone operator, AMD 1-99 small amounts generated as a result of the transaction shall be charged in full as a fee. If the generated small amount is equal to AMD 100 – 999, the amount will be transferred to the mobile number specified by the client, in full.

[29] If the client has provided a phone number of non-Armenia based mobile operator or has not provided a phone number, AMD 1-999 small amount generated as a result of the transaction shall be charged in full as a fee.

4. TRANSFERS[30]

Item	Standard	Persona	Premium/ Partner
1. Remittances in AMD			
1.1. To accounts of payment and settlement organizations	0.3%, minimum AMD 5,000	0.3%, minimum AMD 5,000	0.3%, minimum AMD 5,000
1.2. Other transfers			
1.2.1. Within Ameriabank accounts	Free	Free	Free
1.2.2. To Armenian banks[31]			
1.2.2.1.For account holders	Free	Free	Free
1.2.2.1.1. If the payment order is submitted via MyAmeriaapp	Free	Free	Free
1.2.2.1.2. If the payment order is submitted via Internet /Mobile Banking	AMD 100	AMD 100	AMD 100
1.2.2.1.3. If the payment order is submitted at the Bank's Yerevan-based branches or via phone banking service	AMD 200	AMD 200	AMD 200
1.2.2.1.4. If the payment order is submitted at the Bank's regional branches	AMD 100	AMD 100	AMD 100
1.2.2.2. For non-account holders at Yerevan-based branches	0.1%, minimum AMD 1,000	N/A	N/A
1.2.2.3. For non-account holders at branches outside Yerevan	0.1%, minimum AMD 500	N/A	N/A
2. Remittances in foreign currency[32]			

[30] The Bank accepts payment orders filed in paper or via distant banking solutions and processes them in accordance with the table below provided that the amount to be transferred is actually available on the client's account.

	Payment orders filed in paper form				Payment orders filed via Internet Banking or Mobile Banking systems or through phone banking (except transfers within Ameriabank accounts which are performed not later than on the next banking day)			
	Acceptance	**Transfer**	**Acceptance**	**Transfer**	**Acceptance**	**Transfer**	**Acceptance**	**Transfer**
AMD	Before 1:00 p.m.	Same banking day	After 1:00 p.m.	Next banking day	Before 2:00 p.m.	Same banking day	After 2:00 p.m.	Next banking day
USD	Before 3:00 p.m.	Same banking day	After 3:00 p.m.	Next banking day	Before 4:00 p.m.	Same banking day	After 4:00 p.m.	Next banking day
Other currency, including paper gold	Before 2:00 p.m.	Same banking day	After 2:00 p.m.	Next banking day	Before 3:00 p.m.	Same banking day	After 3:00 p.m.	Next banking day

Transfers within Ameriabank accounts, ordered by telephone banking, are executed on the same banking day.
While executing transfers from card accounts the relevant commissions are added to the fees specified in this chapter 4 (see the Terms of Card Issuance and Usage).

[31] The Bank shall charge AMD 10,000 for each same-day transfer in the amount of up to AMD 50 million if the payment orders were submitted in paper from 1:00 p.m. to 3:00 p.m. (2:00 p.m. to 3:15 p.m. in case of electronic payment orders). This fee may be also charged for each transfer in the amount above AMD 50 million, if the Bank has a possibility to execute the payment order on the above specified conditions on the same banking day as an exception.
No fee is charged for transfers to the accounts with the CBA.

[32] If the transferred amount totals USD 3 million or more or its equivalent in other currency, the transfers are executed only in accordance with points 2.3.1.2, 2.3.2.2, 2.3.3.2 and 2.3.4.2 subject to commission of AMD 1 million. Transfers to Syrian, Cuban banks and branch offices are charged as described in points 2.3.2.1, 2.3.3.1, and 2.3.4.1.
Transfers to Russia and the Republic of Belarus are not available in foreign currency other than Russian Rubles.

2.1 Within Ameriabank accounts	Free	Free	Free
2.2 To Armenian banks			
2.2.1. In USD, EUR[33]	0.1%, minimum AMD 5,000, maximum AMD 12,000	0.1%, minimum AMD 5,000, maximum AMD 12,000	0.1%, minimum AMD 5,000, maximum AMD 12,000
2.3. To foreign banks			
2.3.1. In RUB			
2.3.1.1. Correspondent and intermediary bank costs chargeable to the transfer amount			
2.3.1.1.1. If the payment order is submitted in paper form or via phone banking	0.15%, minimum AMD 6,000, maximum AMD 25,000	0.15%, minimum AMD 6,000, maximum AMD 25,000	0.15%, minimum AMD 6,000, maximum AMD 25,000
2.3.1.1.2. If the payment order is submitted online via Internet/ Mobile Banking	0.1%, minimum AMD 3,000, maximum AMD 20,000	0.1%, minimum AMD 3,000, maximum AMD 20,000	0.1%, minimum AMD 3,000, maximum AMD 20,000
2.3.1.2. Correspondent and intermediary bank costs borne by Ameriabank			
2.3.1.2.1. If the payment order is submitted in paper form or via phone banking	0.2%, minimum AMD 10,000, maximum AMD 40,000	0.2%, minimum AMD 10,000, maximum AMD 40,000	0.2%, minimum AMD 10,000, maximum AMD 40,000
2.3.1.2.2. If the payment order is submitted online via Internet / Mobile Banking system	0.15%, minimum AMD 5,000 maximum AMD 30,000	0.15%, minimum AMD 5,000 maximum AMD 30,000	0.15%, minimum AMD 5,000 maximum AMD 30,000
2.3.2. In USD			
2.3.2.1. Correspondent and intermediary bank costs chargeable to the transfer amount			
2.3.2.1.1. If the payment order is submitted in paper form or via phone banking	0.2%, minimum AMD 10,000 maximum AMD 25,000	0.2%, minimum AMD 10,000 maximum AMD 25,000	0.2%, minimum AMD 10,000 maximum AMD 25,000
2.3.2.1.2. If the payment order is submitted online via Internet/ Mobile Banking system	0.15%, minimum AMD 7,000 maximum AMD 20,000	0.15%, minimum AMD 7,000 maximum AMD 20,000	0.15%, minimum AMD 7,000 maximum AMD 20,000
2.3.2.2. Costs of correspondent banks borne by Ameriabank, costs of intermediary banks, if any, charged to the amount of remittance			
2.3.2.2.1. If the payment order is submitted in paper form or via phone banking	0.25%, minimum AMD 15,000, maximum AMD 75,000	0.25%, minimum AMD 15,000, maximum AMD 75,000	0.25%, minimum AMD 15,000, maximum AMD 75,000
2.3.2.2.2. If the payment order is submitted online via	0.2%, minimum AMD 10,000,	0.2%, minimum AMD 10,000,	0.2%, minimum AMD 10,000,

[33] No fee is charged for transfers to the accounts with the CBA.

Internet / Mobile Banking system	maximum AMD 65,000	maximum AMD 65,000	maximum AMD 65,000
2.3.2.3. Costs of all correspondent and intermediary banks are borne by the bank	Commission specified in point 2.3.2.2 + AMD 10,000	Commission specified in point 2.3.2.2 + AMD 10,000	Commission specified in point 2.3.2.2 + AMD 10,000
2.3.3. In EUR			
2.3.3.1. Correspondent and intermediary bank costs chargeable to the transfer amount			
2.3.3.1.1. If the payment order is submitted in paper form or via phone banking	0.2%, minimum AMD 10,000 maximum AMD 25,000	0.2%, minimum AMD 10,000 maximum AMD 25,000	0.2%, minimum AMD 10,000 maximum AMD 25,000
2.3.3.1.2. If the payment order is submitted online via Internet / Mobile Banking system	0.15%, minimum AMD 7,000 maximum AMD 20,000	0.15%, minimum AMD 7,000 maximum AMD 20,000	0.15%, minimum AMD 7,000 maximum AMD 20,000
2.3.3.2. Costs of correspondent banks borne by Ameriabank, costs of intermediary banks, if any, charged to the amount of remittance			
2.3.3.2.1. If the payment order is submitted in paper form or via phone banking	0.25%, minimum AMD 20,000, maximum AMD 75,000	0.25%, minimum AMD 20,000, maximum AMD 75,000	0.25%, minimum AMD 20,000, maximum AMD 75,000
2.3.3.2.2. If the payment order is submitted online via Internet / Mobile Banking system	0.2%, minimum AMD 15,000, maximum AMD 65,000	0.2%, minimum AMD 15,000, maximum AMD 65,000	0.2%, minimum AMD 15,000, maximum 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 are charged to the amount of remittance.			
2.3.4.1.1. If the payment order is submitted in paper form or via phone banking	0.2%, minimum AMD 10,000, maximum AMD 25,000	0.2%, minimum AMD 10,000, maximum AMD 25,000	0.2%, minimum AMD 10,000, maximum AMD 25,000
2.3.4.1.2. If the payment order is submitted online via Internet/ Mobile Banking system	0.15%, minimum AMD 7,000 maximum AMD 20,000	0.15%, minimum AMD 7,000 maximum AMD 20,000	0.15%, minimum AMD 7,000 maximum AMD 20,000
2.3.4.2. Costs of all intermediary correspondent banks are borne by the bank.			
2.3.4.2.1. If the payment order is filed in paper form or via phone banking	0.25%, minimum AMD 25,000, maximum AMD 75,000	0.25%, minimum AMD 25,000, maximum AMD 75,000	0.25%, minimum AMD 25,000, maximum AMD 75,000
2.3.4.2.2. If the payment order is filed online via Internet/ Mobile Banking system	0.2%, minimum AMD 20,000, maximum AMD 65,000	0.2%, minimum AMD 20,000, maximum AMD 65,000	0.2%, minimum AMD 20,000, maximum AMD 65,000

2.3.5. Transfer of amount in currency not quoted by the bank[34]	0.3%, minimum AMD 50,000, maximum AMD 100,000	0.3%, minimum AMD 50,000, maximum AMD 100,000	0.3%, minimum AMD 50,000, maximum AMD 100,000
2.4. For non-account holders			
2.4.1. In RUB	Commission specified in point 2.3.1 + AMD 10,000	N/A	N/A
2.4.2. In USD, EUR and other foreign currencies quoted by the Bank[35]	AMD 50,000	N/A	N/A
2.5. Return of unknown payments in foreign currency received via SWIFT[36]	USD 30/ EUR 30 or equivalent in another currency	USD 30/ EUR 30 or equivalent in another currency	USD 30/ EUR 30 or equivalent in another currency
3. Transfers in paper gold (999.9)			
3.1 Within bank accounts	Free	Free	Free
3.2 To Armenian and foreign banks	AMD 20,000 (per each debit or credit)	AMD 20,000 (per each debit or credit)	AMD 15,000 (per each debit or credit)
4. Transfer of money to Ameriabank's client accounts/cards from ARCA, VISA or MasterCard cards via the Bank's website[37]	2% or 1% if the amount is transferred to the accounts specified in loan agreements (other than card accounts)	2% or 1% if the amount is transferred to the accounts specified in loan agreements (other than card accounts)	2% or 1% if the amount is transferred to the accounts specified in loan agreements (other than card accounts)
5. Transfer of money via Internet/Mobile Banking, MyAmeria app from the bank account, based on the card number[38]	In case of transfer from non-card accounts: 0.3% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees	In case of transfer from non-card accounts: 0.3% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees	In case of transfer from non-card accounts: 0.3% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees
6. Ameriastream transfers[39]			

[34] The transfer is executed in USD and the amount is credited to the recipient's account in the currency indicated by the client.
[35] Transfers in USD, EUR and other foreign currencies for non-account holders are performed by *"Costs of all correspondent and intermediary banks are charged to the amount of remittance"* option.
[36] The fee is charged from the amount returned if debiting of incorrect, inaccurate amount or the amount provided for under the Terms was prevented.
[37] No more than 3 transfers a day to one and the same account are allowed. Limit per transaction is as specified below:

Currency	Amount
AMD	500,000
USD	1,000
EUR	1,000
RUB	50,000

[38] The amount will be instantly activated on the beneficiary's card. 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.
[39] Maximum amount per transfer via Ameriastream is AMD 200,000, minimum amount per transfer is AMD 1,000. The amount should be multiple of 1,000. The maximum amount of cash withdrawal within 24 hours is AMD 200,000 if the amount to be received comes from Ameriastream transfers made with specification of the same phone number in the transfer application(s).

6.1. If performed via Internet/Mobile Banking system from a bank account	In case of transfer from non-card accounts: 1% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees	In case of transfer from non-card accounts: 1% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees	In case of transfer from non-card accounts: 1% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees
6.2. If performed through the Bank site (web version)	2%	2%	2%
7. Cancellation and amendment of payment order/utility payment data based on the client's written request[40]			
7.1. AMD	AMD 1,000, VAT included	AMD 1,000, VAT included	AMD 1,000, VAT included
7.2. Foreign currency[41]	AMD 25,000, VAT included	AMD 25,000, VAT included	AMD 25,000, VAT included
8. Cancellation and amendment of payment order/utility payment data based on the client's request processed by Internet/ Mobile Banking[42]			
8.1. In case of payments in AMD	AMD 500, VAT included	AMD 500, VAT included	AMD 500, VAT included
8.2. In case of payments in RUB[40]	AMD 10,000, VAT included	AMD 10,000, VAT included	AMD 10,000, VAT included
8.3. In case of payments in other currencies[40]	AMD 25,000, VAT included	AMD 25,000, VAT included	AMD 25,000, VAT included
9. Return of the client's payment order by the correspondent bank due to wrong or inaccurate data provided by client (including where recipient's account has been closed)			
9.1. In case of payment orders in AMD	Free	Free	Free
9.2. In case of payment orders in RUB[40]	AMD 25,000, VAT included	AMD 25,000, VAT included	AMD 25,000, VAT included
9.2.1. If the payment order was submitted via Internet Banking or Mobile-Banking systems [42]	AMD 10,000, VAT included	AMD 10,000, VAT included	AMD 10,000, VAT included
9.3. In case of payment orders in other currencies[40]	AMD 25,000, VAT included	AMD 25,000, VAT included	AMD 25,000, VAT included
10. Crediting foreign currency to account in non-cash form	Free	Free	Free

5. OPENING AND MANAGEMENT OF ESCROW ACCOUNTS

Item	Standard/Persona/Premium/Partner

[40] Fees are not charged, if at the time of cancellation request the amount has not been debited yet.
[41] In addition to the specified tariff, third party's expenses are also chargeable to the client.
[42] Fees are not charged, if the amount has not left the bank yet.

1. Account opening and management	For transactions within 500 million AMD or foreign currency equivalent: front-end fee of 0.3% of escrow amount, minimum AMD 50,000 maximum AMD 1,000,000 For transactions exceeding 500 million AMD or foreign currency equivalent: contractual, minimum AMD 1,000,000
2. Amendments to escrow agreement	AMD 25,000 for each supplementary agreement
3. Account closing	Free
4. Cash withdrawal	In accordance with Section 3, "Cash Transactions"
5. Transfer	In accordance with Section 4, "Transfers"

6. INDIVIDUAL SAFE DEPOSIT BOXES AND SAFEKEEPING OF VALUABLES

1 Rent of Individual Safe Deposit Boxes

(AMD, VAT included)

Sizes of individual safe deposit boxes			Fees			
	Komitas Branch	Sayat-Nova, Kamar and Ejmiatsin Branches	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 Client shall pay a fee equal to 40,000 Armenian drams (VAT included) for the change of the safe deposit box lock and provision of a new key. For **Persona/Premium/Partner clients,** the terms and conditions of customized packages shall apply.

2. Safekeeping of Valuables[43]

(AMD, VAT included)

Weight	Fees			
	1 month	3 months	6 months	1 year
Up to 1 kg	5,000	15,000	20,000	30,000
1 kg or more	10,000	30,000	40,000	50,000

7. SALE OF STANDARD GOLD BARS

[43] Applicable to pledged items of gold after complete repayment of loan, if the client does not request the values back within 10 banking days.

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

Gold is quoted depending on its size. The rates are published at the Bank's website www.ameriabank.am.

1. Standard gold bar without packaging	Gold cash rate for the particular size of gold bar
2. Standard gold bar with packaging	Gold cash rate for the particular size of gold bar + AMD 3,000, VAT included

8. GUARANTEES

Guarantees issued in favor of American Express	Premium/Partner
1. With cash collateral	1% (charged upfront at the moment of issuance), maximum AMD 180,000
2. Secured by other collateral	1.5% (charged upfront at the moment of issuance), maximum AMD 250,000
3. Without collateral	3% lump sum