AMERIABANK

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Annex 2
to General Terms and Conditions of Service for Individuals

Savings Account

Approved by Management Board Resolution # 01/33/25 as of December 24, 2025.
This edition was approved by Resolution # 04/95/26 dated June 25, 2026, and is effective from August 1, 2026.

1. General Provisions

1.1. This **Annex** sets out the terms and conditions of savings **accounts**. Terms and conditions related to the savings accounts that are not covered by this **Annex** are set out in the annex to the **General Terms and Conditions**, “Bank Account”[1].

1.2. These Terms and Conditions effective at the given moment, including the applicable interest rates, apply to demand funds available in the savings account.

1.3. Before March 15, 2026, inclusive, the terms of the savings accounts were incorporated in the *Ameriabank CJSC Tariffs of Deposits and Savings Accounts for Individuals* (11RBD PL 72-05-02).

1.4. A savings **account** is a type of **Bank account**.

1.5. A savings **account** has no fixed term.

1.6. The **Bank** will calculate and pay interest on the funds held in **your** savings **account** in accordance with the **Agreement**.

1.7. **You** have the right to add and withdraw money from your savings **account**.

1.8. **You** may perform **Transactions** on the savings account and use the funds held in **your** savings account without losing the interest accrued.

2. Interest Rate on Savings Accounts

2.1. The amount of interest paid on the actual balance of the savings **account** and the average daily minimum balance requirement for the respective savings **account**:

Account currency	AMD	USD	EUR	RUB
Nominal annual interest rate	3.0%	0.5%	0.5%	1.0%
Annual percentage yield	3.04%	0.5%	0.5%	1.0%
Average minimum daily balance	AMD 200,000	USD 500	EUR 300	RUB 15,000

2.2. Interest will be paid only for the days when the actual average daily balance of the savings **account** is equal to or exceeds the minimum balance requirement specified in the table above. If the **account** balance is below the required minimum, the account will earn interest at an annual rate of 0.1% for all specified currencies.

2.3. For **Service Packages**, the **Service-Specific Terms and Conditions** may stipulate interest rates above the rates specified in this **Annex**.

3. Interest Calculation

3.1. Interest is calculated daily based on the actual positive balance in the **account** as of that day.

[1]Bank Account, Annex to General Terms and Conditions of Service for Individuals (11RBD RL 72-01-20, approved by the **Bank**’s Management Board resolution # 01/33/25 as of December 24, 2025). Available at https://ameriabank.am/en/useful-links

3.2. Interest is accrued for the calendar days from the day the amount is credited to the **account** until the day preceding the day when the amount is withdrawn.

3.3. The interest accrual is based on 365 days for non-leap years and 366 days for leap years.

3.4. Interest is calculated at the nominal interest rate.

3.5. The annual percentage yield is calculated in the manner established by the Central Bank of Armenia *Regulation 8/02 on the Calculation of Annual Percentage Yield of Bank Deposits*, according to the following formula:

$$APY = (1 + r / n)^{n} - 1$$

where
APY is the annual percentage yield.
r is the nominal annual interest rate.
n is the frequency of interest capitalization within a year.

3.6. Annual percentage yield shows how much **you** will earn after all the required payments with regard to the deposit (**account**) are made, and the earned interest is added (capitalized) to the **account**.

4. Interest payment

4.1. The interest accrued will be credited to your **account** at the end of each calendar month (capitalization).

4.2. Interest will be paid in the **account** currency.

4.3. According to the **Legislation**, interest amounts are taxable. Acting as a tax agent, the **Bank** will withhold taxes payable by **you** on the interest amounts paid to **you** in accordance with this clause, in the manner established by the **Legislation**.