AMERIABANK

AMERIABANK CJSC

11RBD PL 72-56

Edition 49

AMERIABANK CJSC CARD RATES AND FEES

Effective date: November 25, 2026

Approved by Management Board Resolution # 02/20/15 as of July 22, 2015.
Current edition approved by resolution # 03/176/26 as of November 17, 2026, effective from November 25, 2026.

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.

N		Credit card with grace period [1]								
	Card Subtype[2, 3, 4]	**VISA Classic Digital Mastercard Standard Digital**	**VISA Classic Mastercard Standard**	**VISA Gold Digital Mastercard Gold Digital**	**VISA Gold Mastercard Gold**	**VISA Platinum Digital Mastercard World (previously: Mastercard Platinum) Digital** [21]	**VISA Platinum Mastercard World (previously: Mastercard Platinum)** [21]	**VISA Signature**	**VISA Signature Digital**	**VISA Infinite Mastercard World Elite** [5]
	Currency	**AMD/USD/EUR**	**AMD/USD/EUR**	**AMD/USD/EUR**	**AMD/USD/EUR**	**AMD/USD/EUR**	**AMD/USD/EUR**	**AMD/USD/EUR**	**AMD/USD/EUR**	**AMD/USD/EUR**
	Card validity period	**4 years**	**4 years**	**4 years**	**4 years**	**4 years**	**4 years**	**4 years**	**4 years**	**4 years**
1	Card issuance	Free	Free	Free	Free	Free	Free	Free	Free	Free
2	Card service	AMD 1,000 annually[20]	AMD 5,000 annually; AMD 2,500 annually if ordered by MyAmeria system	AMD 7,500 annually	AMD 2,000 monthly/ AMD 20,000 annually; AMD 10,000 annually if ordered by MyAmeria app	AMD 15,000 annually	AMD 3,000 monthly/ AMD 30,000 annually; AMD 20,000 annually if ordered by MyAmeria app	AMD 6,000 monthly/ AMD 60,000 annually; AMD 50,000 annually if ordered by MyAmeria app	AMD 40,000 annually	AMD 10,000 monthly/ AMD 100,000 annually; AMD 75,000 annually if ordered by MyAmeria app
3	Additional card issuance	-	Free	-	Free	-	Free	Free	-	Free
4	Annual service of additional card	-	AMD 2,500	-	AMD 10,000	-	AMD 15,000	AMD 30,000	-	AMD 50,000
5	Provision of PIN in an envelope (chargeable only for the newly issued cards)[6]	-	AMD 1,000, VAT included	-	AMD 1,000, VAT included	-	AMD 1,000, VAT included	AMD 1,000, VAT included	-	AMD 1,000, VAT included

6	Generating PIN using OTP (in case of loss of PIN)	-	AMD 500, VAT included	-	AMD 500, VAT included	-	AMD 500, VAT included	AMD 500, VAT included	-	AMD 500, VAT included
7	Setting/changing PIN via MyAmeria	Free	Free	Free	Free	Free	Free	Free	Free	Free
8	Minimum card account balance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9	Annual interest rate accrued on the balance of the card account	0%	0%	0%	0%	0%	0%	0%	0%	0%
	Provision of the card within one banking day[7]									
#	a) for Armenian citizens	-	AMD 5,000	-	AMD 5,000	-	AMD 5,000	AMD 5,000	-	AMD 5,000
	b) for non-Armenian citizens	-	AMD 10,000	-	AMD 10,000	-	AMD 10,000	AMD 10,000	-	AMD 10,000
#	Card reissue (in case of card expiry, seizure of the card by other Armenian banks, failure to receive a cvv code)	Free	Free	Free	Free	Free	Free	Free	Free	Free
#	Card reissue for other reasons[8]	AMD 2,500	AMD 2,500	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000
#	Card reissue for other reasons, when requested by Internet/Mobile Banking[8]	AMD 1,500	AMD 1,500	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000
#	Accelerated return of Ameriabank cards swallowed by Ameriabank ATMs[9]	-	AMD 500 for ATMs within Ameriabank branch premises (cards to be returned within the same business day) AMD 1,500 if the card has been swallowed in Yerevan or other towns with Ameriabank presence (cards to be returned within 2 business days) AMD 5,000 if the card has been swallowed in other communities (cards to be returned within 5 business days)							
#	Accelerated return of other bank cards swallowed by Ameriabank ATMs[9]	-	AMD 3,000 for ATMs on Ameriabank branch premises (cards to be returned within the same business day) AMD 5,000 if the card has been swallowed in Yerevan or other towns with Ameriabank presence (cards to be returned within 2 business days) AMD 10,000 if the card has been swallowed in other communities (cards to be returned within 5 business days)							
#	Card blocking	Free	Free	Free	Free	Free	Free	Free	Free	Free
#	Card unblocking	Free	Free	Free	Free	Free	Free	Free	Free	Free
#	Maximum daily cash withdrawal limit (total)	AMD 1,000,000 /USD 3,000 /EUR 3,000	AMD 1,000,000 /USD 3,000 /EUR 3,000	AMD 2,000,000 /USD 6,000 /EUR 6,000	AMD 2,000,000 /USD 6,000 /EUR 6,000	AMD 2,500,000 /USD 8,000 /EUR 8,000	AMD 2,500,000 /USD 8,000 /EUR 8,000	AMD 2,500,000 /USD 8,000 /EUR 8,000	AMD 2,500,000 /USD 8,000 /EUR 8,000	AMD 3,000,000 /USD 10,000 /EUR 10,000
	Increase of maximum daily cash withdrawal limit (total)									
#	a) One-time (new limit effective until 3:00 PM of the following business day)	-	AMD 3,000	-	AMD 3,000	-	AMD 3,000	AMD 3,000	-	AMD 3,000
	b) For the entire validity period of the card	-	AMD 10,000	-	AMD 10,000	-	AMD 10,000	AMD 10,000	-	AMD 10,000
#	Maximum number of cash withdrawal transactions per day	5	5	5	5	5	5	5	5	5
	Cash withdrawal[10]									

	a) at Ameriabank ATMs, using the card, including withdrawal via Apple Pay/Google Pay payment tools[11]	-	2%	-	2%	-	2%	2%	-	2%
#	b) at Ameriabank ATMs, using a code generated via MyAmeria (for AMD)	2%	2%	2%	2%	2%	2%	2%	2%	2%
	c) at counters of Ameriabank branches, including POS-terminals	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%
	d) at other ATMs and cash-out facilities	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500
#	Cash deposit into Ameriabank card accounts via Ameriabank's cash-in machines	Free	Free	Free	Free	Free	Free	Free	Free	Free
#	Cash deposit into Ameriabank card accounts via cash-in machines of other banks	-	0.6%	-	0.6%	-	0.6%	0.6%	-	0.6%
#	Non-cash payments with the card at trade/service centers, including in the internet environment	Free	Free	Free	Free	Free	Free	Free	Free	Free
#	Transfers from cards/card accounts, on the basis of the card number, to the Armenian banks (via Internet/Mobile Banking system, ATMs)[12]	2%	2%	2%	2%	2%	2%	2%	2%	2%
#	Transfer abroad with a card number, via MyAmeria system, from a bank account (AMD, USD, EUR) to MasterCard payment cards[22]	2%, min AMD 1,000								
#	Transfers from card accounts to other accounts, on the Bank premises or via Internet/Mobile Banking app (including with currency exchange)[14]	2%[13] + fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for Individuals for transfers per respective type and currency								
#	Instant transfers from the card account via MyAmeria, based on the phone number [15]	2%	2%	2%	2%	2%	2%	2%	2%	2%
#	E-wallet top-up by card	2%	2%	2%	2%	2%	2%	2%	2%	2%
#	Provision of statements	According to Ameriabank CJSC Tariffs for Individuals, Chapter 2, section "Provision of statements, information and copies of documents"								
#	Card transaction alerts via Push notifications in MyAmeria mobile app, email notifications[16]	Free	Free	Free	Free	Free	Free	Free	Free	Free

#	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
#	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
#	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
#	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
#	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
#	Card transaction insurance as per Ameriabank CJSC Card Insurance Terms during the period they are effective[19]	AMD 3,000 annually	AMD 3,000 annually	AMD 5,000 annually	AMD 5,000 annually	AMD 5,000 annually	AMD 5,000 annually	AMD 5,000 annually	AMD 5,000 annually	AMD 10,000 annually

[1] If the loan (overdraft) is issued, and the card is ordered based on the scoring system (on the web platform or at the branch), the subtype of the newly opened card will be Visa Classic or Mastercard Standard, irrespective of the approved loan amount. There is no annual service fee in this case.

[2] The cards issued by the Bank in Mastercard international payment system are assigned a “credit card” status, while the cards issued by the Bank in Visa international payment system are assigned a “debit card” status.

[3] In case of scoring-based lending, either Visa Classic or Mastercard Standard card is issued as a credit card, irrespective of the approved loan amount. There is no annual service fee in this case.

[4] The customer may have up to 5 valid Digital cards.

[5] Visa Infinite/Mastercard World Elite card may be also issued without a line of credit with a grace period, in which case the fees specified in this document will apply.

[6] The fee is not applied in case of cards issued for disbursement of score-based loans, Smart accounts and cards issued for delivery abroad.

[7] The ordered cards are provided in Kamar Branch only. Furthermore, if the customer submitted the card application before 4:00 PM of the banking day, the card may be provided on the same banking day. If the card application was submitted after 4:00 PM, the card will be provided on the next banking day.

[8] If the card is issued in order to be replaced with another card type, apart from the reissue fee, the new card type fee specified in this document shall also be charged.

[9] The tariff is not applicable if the card was swallowed due to the technical issue with the ATM located on the premises of Ameriabank branch or due to the impossibility of service.

[10] 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.

[11] It is possible to withdraw cash via Apple Pay/Google Pay payment tools at the ATMs of other Armenian banks as well, in which case the cash withdrawal fees specified in this document shall apply.

[12] The 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. The transfers specified in this clause are made in AMD only. The minimum amount is AMD 100, maximum amount is AMD 399,000.

[13] No fees are charged for utility payments made at the Bank branches and via Internet/Mobile Banking app.

[14]If the cash withdrawal fee for cashing from Ameriabank's ATMs and cashing facilities approved for a certain client is other than 2%, the cash withdrawal fee defined for the client shall apply.

[15]Maximum number of daily transactions (including transaction attempts) is 10 for in-house transfers and 20 for transfers to other Armenian banks and payment and settlement organizations. The in-house transfers may be made in AMD, USD, EUR and RUB, while the transfers to other Armenian banks and payment and settlement organizations of Armenia may be made in AMD only, with a maximum limit of AMD 399,000.

[16]At the customers choice, they may receive Push notifications for the transactions for AMD 1,000 (or its equivalent in another currency) and above, and by email - for transactions of any amount.

[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.

[22]The maximum number of transactions per day (including transaction attempts) is 5. Limit per transaction for AMD: AMD 1,000 – 399,000; for USD: USD 2 – 1,000, for EUR: EUR 2 – 1,000.