AMERIABANK	AMERIABANK CJSC	11RBD PL 72-56
		Edition 49
	Ameriabank CJSC Card Rates and Fees	**Effective date: November 25, 2026**

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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.
6. The Bank has terminated issuance of Visa Classic Moons cards. The existing Visa Classic Moons cards shall be valid until the end of the valid-through period.
7. The Bank has terminated issuance of foreign currency debit cards with an overdraft possibility.

N	**Debit cards with overdraft**														
	Card Subtype[1]	**ArCa Pension**	**ArCa Classic**	**VISA Classic Mastercard Standard**	**VISA Classic Digital Mastercard Standard Digital** [2]	**Team Pay Visa Classic Digital** [16]	**VISA Classic Student** [3]	**VISA Classic Student Digital** [2 3]	**VISA Classic Moons**	**VISA Gold Mastercard Gold**	**VISA Gold Digital Mastercard Gold Digital** [2]	**VISA Platinum Mastercard World (previously: Mastercard Platinum)** [18]	**VISA Platinum Digital Mastercard World Digital (previously: Mastercard Platinum)**[2], [18]	**VISA Signature**	**VISA Signature Digital** [2]
	Currency	AMD	**AMD**	**AMD/USD/EUR**	**AMD/USD/EUR**	**AMD**	**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	10 years	**4 years**	**4 years**	**4 years**	**4 years**	**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	Free	Free	Free	Free	Free

2	Card service	Free	AMD 5,000 annually; AMD 2,500 annually if ordered by MyAmeria system	AMD 5,000 annually; AMD 2,500 annually if ordered by MyAmeria system	AMD 1,000 annually[17]	Free	Free	Free	AMD 1,000 annually	AMD 2,000 monthly/ AMD 20,000 annually; AMD 10,000 annually if ordered by MyAmeria app	AMD 7,500 annually	AMD 3,000 monthly/ AMD 30,000 annually; AMD 20,000 annually if ordered by MyAmeria app	AMD 15,000 annually	AMD 6,000 monthly/ AMD 60,000 annually; AMD 50,000 annually if ordered by MyAmeria app	AMD 40,000 annually
3	Additional card issuance	-	Free	Free	-	-	Free	-	Free	Free	-	Free	-	Free	-
4	Annual service of additional card	-	AMD 2,500	AMD 2,500	-	-	AMD 1,000	-	AMD 1,000	AMD 10,000	-	AMD 15,000	-	AMD 30,000	-
5	Provision of PIN in an envelope (chargeable only for the newly issued cards)[4]	Free	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	-	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	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	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	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%	AMD: 3% USD: 0% EUR: 0%	AMD: 3% USD: 0% EUR: 0%	0%	0%	0%	0%	0%	0%	0%
10	Provision of the card within one banking day[5]														
	a) for Armenian citizens	AMD 5,000	AMD 5,000	AMD 5,000	-	-	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	-	AMD 10,000	-	AMD 10,000	-
11	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	Free	Free	Free	Free	Free

12	Card reissue for other reasons[6]	Free	AMD 2,500	AMD 2,500	AMD 2,500	Free	AMD 2,500	AMD 2,500	AMD 2,500	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000
13	Card reissue for other reasons, when requested by Internet/Mobile Banking[6]	Free	AMD 1,500	AMD 1,500	AMD 1,500	-	AMD 1,500	AMD 1,500	AMD 1,500	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000
14	Accelerated return of Ameriabank cards swallowed by Ameriabank ATMs[7]	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)													
15	Accelerated return of other bank cards swallowed by Ameriabank ATMs[7]	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)													
16	Card blocking	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
17	Card unblocking	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
18	Maximum daily cash withdrawal limit (total)	AMD 500,000	AMD 500,000	AMD 1,000,000, USD 3,000, EUR 3,000	AMD 1,000,000, USD 3,000, EUR 3,000	AMD 1,000,000, USD 3,000, EUR 3,000	AMD 1,000,000, USD 3,000, EUR 3,000	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
19	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	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	AMD 10,000	-	AMD 10,000	-	AMD 10,000	-
20	Maximum number of cash withdrawal transactions per day if cash-out is through ATMs by MyAmeria-generated	5	5	5	5	5	5	5	5	5	5	5	5	5	5
21	Cash withdrawal[8]														
	a) at Ameriabank ATMs, using the card, including withdrawal via Apple Pay/Google Pay payment tools[9]	Free	Free if the amount withdrawn during a calendar month is up to AMD 300,000, 0.5% if the amount withdrawn is above AMD 300,000	Free if the amount withdrawn during a calendar month is up to AMD 300,000/ USD/EUR 750, 0.5% if the amount withdrawn is above AMD 300,000/ USD/EUR 750	Free if the amount withdrawn during a calendar month is up to AMD 300,000/ USD/EUR 750, 0.5% if the amount withdrawn is above AMD 300,000/ USD/EUR 750	Free if the amount withdrawn during a calendar month is up to AMD 300,000/ USD/EUR 750, 0.5% if the amount withdrawn is above AMD 300,000/ USD/EUR 750	Free if the amount withdrawn during a calendar month is up to AMD 300,000/ USD/EUR 750, 0.5% if the amount withdrawn is above AMD 300,000/ USD/EUR 750	Free if the amount withdrawn during a calendar month is up to AMD 300,000/ USD/EUR 750, 0.5% if the amount withdrawn is above AMD 300,000/ USD/EUR 750	Free if the amount withdrawn during a calendar month is up to AMD 300,000/ USD/EUR 750, 0.5% if the amount withdrawn is above AMD 300,000/ USD/EUR 750	Free if the amount withdrawn during a calendar month is up to AMD 500,000/ USD/EUR 1,200, 0.5% if the amount withdrawn is above AMD 500,000/ USD/EUR 1,200	Free if the amount withdrawn during a calendar month is up to AMD 500,000/ USD/EUR 1,200, 0.5% if the amount withdrawn is above AMD 500,000/ USD/EUR 1,200	Free if the amount withdrawn during a calendar month is up to AMD 700,000/ USD/EUR 1,700, 0.5% if the amount withdrawn is above AMD 700,000/ USD/EUR 1,700	Free if the amount withdrawn during a calendar month is up to AMD 700,000/ USD/EUR 1,700, 0.5% if the amount withdrawn is above AMD 700,000/ USD/EUR 1,700	Free if the amount withdrawn during a calendar month is up to AMD 1,000,000/ USD/EUR 2,500, 0.5% if the amount withdrawn is above AMD 1,000,000/ USD/EUR 2,500	Free if the amount withdrawn during a calendar month is up to AMD 1,000,000/ USD/EUR 2,500, 0.5% if the amount withdrawn is above AMD 1,000,000/ USD/EUR 2,500
	b) at Ameriabank ATMs, using a code generated via MyAmeria (for AMD)	Free	Free	Free	Free	-	Free	Free	Free	Free	Free	Free	Free	Free	Free
	c) at counters of Ameriabank branches, including POS-terminals	Free	0.5%, min AMD 500	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000	For AMD cards: 0.5%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000
	d) at other ATMs and cash-out facilities	0.5%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
22	Cash deposit into Ameriabank card accounts via Ameriabank's cash-in machines	-	Free	Free	Free	-	Free	Free	Free	Free	Free	Free	Free	Free	Free
23	Cash deposit into Ameriabank card accounts via cash-in machines of other banks	-	0.6%	0.6%	-	-	0.6%	-	0.6%	0.6%	-	0.6%	-	0.6%	-

24	Non-cash payments with the card at trade/service centers, including in the internet environment	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
25	Transfers from cards/card accounts, on the basis of the card number, to the cards issued by Ameriabank (via Internet/Mobile Banking system, ATMs)[10]	0.3%	0.3%	0.3%	0.3%	-	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
26	Transfers from cards/card accounts, on the basis of the card number, to the cards issued by other Armenian banks (via Internet/Mobile Banking system, ATMs)[10]	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
27	Transfer abroad with a card number, via MyAmeria system, from a card/card account to MasterCard payment cards[19]	2%, min AMD 1,000													
28	Transfers from card accounts to other accounts, on the Bank premises or via Internet/Mobile Banking app (including with currency exchange)[11]	Fee specified in Section 4 the corresponding fee for the transfers per respective type and currency prescribed by the Bank's Tariffs for Individuals, Chapter 4. ("Transfers").													
29	Instant transfers from the card account via MyAmeria, based on the phone number	Fee specified in Section 4 the corresponding fee for the transfers per respective type and currency prescribed by the Bank's Tariffs for Individuals, Chapter 4. ("Transfers").													
30	E-wallet top-up by card	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
31	Provision of statements	According to Ameriabank CJSC Tariffs for Individuals, Chapter 2, section "Provision of statements, information and copies of documents"													
32	Card transaction alerts via Push notifications in MyAmeria mobile app, email notifications[12]	Free	Free	Free	Free	-	Free	Free	Free	Free	Free	Free	Free	Free	Free
33	SMS-alerts about card transactions[13]	AMD 15 per transaction, VAT included	AMD 15 per transaction, VAT included	AMD 15 per transaction, VAT included	AMD 15 per transaction, VAT included	Free	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
34	Disputing 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	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

35	Chargeback claim fee for non-Ameriabank cards	-	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	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
36	Card delivery														
	a) Within Armenia	Free	Free	Free	-	-	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	-	According to the postal bill	-	According to the postal bill	-
37	Provision of cards at the Bank branches (chargeable only for the newly issued cards)[14]	Free	AMD 1,000	AMD 1,000	-	-	AMD 1,000	-	AMD 1,000	AMD 1,000	-	AMD 1,000	-	AMD 1,000	-
38	Card transaction insurance as per Ameriabank CJSC Card Insurance Terms during the period they are effective[15]	-	-	AMD 3,000 annually	AMD 3,000 annually	Free	AMD 3,000 annually	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

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

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

[3] VISA Classic Student and VISA Classic Student Digital cards can be held by persons aged 16 and over (this age restriction does not apply to cards issued before March 6, 2025). For the indicated cards, the Bank will re-issue the same type of cards if the cardholder is still a student, and notifies the Bank of this status before the expiry of the card validity term, presenting proof of being a student. Otherwise, at the end of the card validity period, the card will be reissued by the Bank as a Visa Classic or Visa Classic Digital card, respectively, and serviced at the rates set for the reissued card type. Furthermore, if an annual service fee is set by this document for the given type of reissued card, then such fee will be reduced to AMD 0 if the average monthly credit turnover with the given card over the past 6 months was AMD 50,000 or its equivalent in foreign currency and above.

[4]The fee is not applied in case of cards issued for delivery abroad, as well as first payroll cards ordered by employers in the scope of payroll projects.

[5]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.

[6]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. Non-applicable for co-branded cards issued within the scope of cooperation with Team Pay.

[7] 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.

[8]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.

[9] The fee has been applicable since January 1, 2024. 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 will apply.

[10] The amount will be available on the beneficiary's card instantly. In case of Ameriabank cards, the it will be posted to the account on the next business day, while in case of the cards issued by other banks, posting to the account will 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.

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

[12]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.

[13] The Bank activates the SMS alert service by default for any card transaction for AMD 10,000 (or foreign currency cards - USD/EUR 20) and above from the time of the card issuance.) and above from the time of the card issuance, and in case of Team Pay Visa Classic Digital, for any transaction for AMD 1,000 and above. 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.

[14]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.
[15]No fee if there is an overdraft on the card.
[16] This type of card may be ordered only via online platform of Team Pay.
[17] 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.
[18] 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.
[19] Transfers can be made from card accounts in AMD, USD and EUR. 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.