AMERIABANK CJSC
TARIFFS
FOR INDIVIDUALS

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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), except for the cases stipulated by these tariffs.
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. With MyAmeria system, it is possible to make payments with the involvement of third parties and/or for the services provided by third parties, in which case the tariffs are set by such third parties. The amount to be charged (including the respective fee) is presented to the customer each time the payment is made, before confirmation of the payment transaction by the customer.
9. All commissions subject to VAT shall include VAT.
10. 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/ Persona Status/ Persona Club	Premium/ Partner
1. Account opening + service package The package[1] includes: ✓ a bank account in AMD and one foreign currency, ✓ one payment card[2], ✓ MyAmeria app 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[3] The package[1] includes: ✓ a bank account in AMD, ✓ one payment card, ✓ MyAmeria app The package is available only to the citizens of Armenia.	Free	Free	Free
3. Account opening (including distance opening) + "For Students" service package The package[1] includes: ✓ an AMD bank account, ✓ one Student payment card[4], ✓ MyAmeria app	Free	Free	Free
4. Account opening[5]			
4.1. Customer due diligence for the establishment of business relationships			
4.1.1 For Armenian citizens	Free	Free	Free
4.1.2 For non-citizens of Armenia[6]	AMD 20,000	AMD 20,000	Free
4.2. Accounts in AMD[7]			
4.2.1 At Yerevan-based branches, if opened via Internet/Mobile Banking	AMD 3,000	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 isn't available to the existing clients who already use any of the package services (this limitation does not apply to *For Students* package).

[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] Smart package is available to the customers who don't have a bank account in AMD.
Smart package fee isn't applicable when applying for co-branded cards of the Bank and its partner organizations remotely and choosing another Smart account package offer remotely. In such cases, the fees stipulated for the given card types according to Ameriabank CJSC Card Rates and Fees and/or the fees and terms of the respective package offer will be applied.

[4] There is no annual service fee for the Student cards. In case of card reissuance upon expiry of the validity period, an annual service fee will be charged in accordance with the then-effective payment card tariffs and terms.

[5] To use bank services, clients need to open a current 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, opening social package accounts for the beneficiaries determined by the RA Government decree N 1691-Ն dated December 27, 2012, opening accounts for receiving payments under social security programs, the respective account opening fees will not be applied.
Current accounts are opened in Armenian drams, US dollars, euros, Russian rubles, Swiss francs, British pounds, Canadian dollars, Japanese yens, Australian dollars, UAE dirhams, paper gold (0.9999 purity), and other currencies quoted by the Bank, while savings accounts are available in Armenian drams, US dollars, euros and Russian rubles.

[6] The fee is charged in case the Bank approves establishing business relationships with a client as a result of due diligence. The fee is not charged in case of the "For Students" Package, social package accounts, pension cards and/or for receiving other payments under other social security programs.

[7] Opening a savings account is free.

4.2.2 At branches outside Yerevan	AMD 1,000	Free	Free
4.2.3 If opened via MyAmeria app	Free	Free	Free
4.3. Accounts in foreign currency, including metal accounts in gold (0.9999) Error! Bookmark not defined.	AMD 3,000 per account	Free	Free
4.3.1. 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 (not applicable until and including June 30, 2027)	Free	Free
7. Distance banking systems[10]			
7.1 Provision of Internet/Mobile Banking Replacement of token, Ameria Token app code	AMD 10,000 lump sum	Free	Free
7.2 Provision of MyAmeria app	Free	Free	Free
7.3 At the customer's choice, either provision of a token for generation of one-time passwords to access MyAmeria or its replacement with a new one	AMD 10,000 lump sum	Free	Free
7.4 Recovery of Internet/Mobile Banking, MyAmeria password at the Bank branch premises	AMD 1,000, VAT included	Free	Free
7.5 Internet/Mobile-Banking[11] service fee	AMD 3,000, VAT included, per calendar half-year	AMD 3,000, VAT included, per calendar half-year	Free
7.6 Phone banking service[12]			

[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. The condition whereby the account is closed if there is no activity on account during the most recent 12 months and the account balance is zero, is not applicable until and including June 30, 2027.
Account maintenance fee shall not be charged if the bank account has been opened and is maintained only for deposit box provision, brokerage account, social package account, pension card opening and maintenance and/or for receiving payments under other social security programs.

[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 fee is charged during the month following each calendar half-year if at the time of fee charging the client has an active Internet/Mobile-Banking system.

[12] The following services subject to the limits specified below may be performed via phone banking (the service applies to the customers who activated the service by March 15, 2026, inclusive).

8. Provision of statements, information and copies of documents[13]			
8.1 Provision of up to 6 months-old account statements, copies of account statements or other documents kept in electronic form	Free	Free	Free
8.2 Provision of more than 6 months-old account statements, copies of accounts statements or other electronic documents in person or by emailing to the customer without a stamp[14]	AMD 3,000, per account and per each electronically stored document, VAT included	AMD 3,000, per account and each electronically stored document, VAT included	Free
8.3 Provision of references[15]			
8.3.1 Provision of a reference on a Bank template, if ordered on the Bank premises [16] [17]	AMD 3,000, VAT included	AMD 3,000, VAT included	Free
8.3.2 Provision of a reference in the form different from a Bank template, if ordered on the Bank premises	AMD 5,000, VAT included	AMD 5,000, VAT included	Free
8.3.3 Provision of a reference on a Bank template, if ordered online by	AMD 1,000, VAT included	Free	Free

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
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

[13] 6 months are considered to consist of 184 calendar days.

[14] The fee is not charged for provision of home loan statements (i.e. loans for purchase/renovation/construction of residential real estate).

[15] The customer may get no more than three free copies of the reference at the time of reference provision.

[16] The template contains information about turnover with respect to the service and the balance. The Bank has templates for account, card, savings account, deposit, loans (only for the beneficiaries of the Government Housing Support Program 2024-2026 for families with children), declarable income, securities (when the Bank acts as a custodian of the customer's securities) references, for social package account availability and for having/not having liabilities under social package accounts.

[17] No fee is charged for the provision of template of references for social package account availability and for having/not having liabilities under social package accounts.

Internet/ Mobile Banking/on the Bank's website [18]			
8.3.4 Provision of a reference in the form different from a Bank template, if ordered online by Internet/ Mobile Banking/on the Bank's website[19]	AMD 3,000, VAT included	Free	Free
8.4 Account statement delivery			
8.4.1 By electronic means	Free	Free	Free
8.4.2 By post within Armenia[20]	AMD 3,000 monthly, VAT included	AMD 3,000 monthly, VAT included	AMD 3,000 monthly, VAT included
8.4.3 By post outside Armenia[21]	As per postal service bills	As per postal service bills	As per postal service bills
8.5 Change of the manner of delivery of statements and other required notices			
8.5.1 Once a year	Free	Free	Free
8.5.2 Twice a year and more often			
8.5.2.1 If the instruction is submitted on the Bank premises or via Internet Banking	Free	Free	Free
8.5.2.2 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[22]	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[23]			
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[24] (unless other fee is chargeable for such application under these tariffs)	AMD 1,000	N/A	N/A
14 Client identification via videocall[25]	AMD 5,000, VAT included	AMD 5,000, VAT included	AMD 5,000, VAT included

[18] The requests for references should be submitted at least one banking day in advance.
[19] The request for a reference should be submitted at least three banking days in advance.
[20] The fee is charged for the month when the statement was received, until the last business day of the month following such month. This fee will apply from April 1, 2026. Before that, AMD 1,000 (VAT included) will apply.
[21] The delivery is provided by regular mail.
[22] Standing payment orders should contain the exact date of the transaction, currency, amount, beneficiary's name/account number.
[23] The fee is not applied in case of currency exchange transactions unless another fee is stipulated under these Tariffs for the given currency.
[24] The fee does not apply in the case of a car loan application.
[25] 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.

3. CASH TRANSACTIONS[26]

Item	Standard	Persona/ Persona Status/ Persona Club	Premium/Partner
1. Client account crediting in cash			
1.1. AMD[27]			
1.1.1. ≤399,000 AMD[28]	AMD 500	AMD 500	Free
1.1.2. >399,000 AMD	Free	Free	Free
1.2. USD, EUR[29]	Free	Free	Free
1.3. GBP, CHF, CAD, AUD, JPY, AED, CNY, GEL[30]	3%	3%	Free if the daily amount is up to and including 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.
1.4. RUB	5%	5%	5%
2. Cash withdrawal[31]			

[26] The rate specified in clauses 1.3 and 1.4 is applicable if customers, whether account holders or not, make any cash transaction in the currencies specified in these clauses (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).

[27] Depositing of cash to the accounts of payment and settlement organizations is subject to a fee of 0.3% of the amount being deposited, irrespective of the amount, or AMD 5,000, whichever is greater.

[28] No commission for cash deposit in the following cases:
- ✓ Account top-up to pay commissions
- ✓ Making a time deposit
- ✓ Account top-up along with other transactions handled by the teller (including transfers from an account, depositing of cash to other accounts of the same customer, currency exchange, loan prepayment), 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

[29] 2% fee shall be applied for depositing EUR 500 notes into the account. EUR 500 notes are accepted only at the head office. USD 100 notes issued between 1996 and 2008 will be accepted for crediting to the bank account at a 1% fee.

[30] 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.

[31] 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

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[32]			
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	Free	Free	Free
2.2.3. USD, EUR, GBP, CHF, CAD, AUD, JPY, AED, CNY, GEL	1%, minimum AMD 1,000	1%, minimum AMD 1,000	0.75%, minimum AMD 1,000
2.3. Via Ameriabank's cash-out terminals(POS-terminals) with plastic cards issued by other banks	3%, minimum AMD 2,000	3%, minimum AMD 2,000	3%, minimum AMD 1,500
2.4. From Ameriabank's ATMs[33]			
2.4.1 with payment cards issued by other Armenian banks	AMD 500	AMD 500	AMD 500
2.4.2 with payment cards issued by foreign banks	AMD 1,500	AMD 1,500	AMD 1,500
2.5. Cash withdrawal by non-account holders	1%, minimum AMD 1,000	N/A	N/A
2.6. Withdrawal of cash by non-account holders from in-house (within Ameriabank) transfers made by Ameriabank account holders[34]			

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.

[32] 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
- ✓ Amounts of the bonds issued by Ameriabank 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.

[33] These tariffs will be effective from the moment of posting an announcement on their application on the Bank's official website.

[34] In this case, the transferred amount cannot exceed AMD 300,000 or its equivalent in foreign currency.

2.6.1. In AMD	0.3%, minimum AMD 1,000	N/A	N/A
2.6.2. In other currencies	1%, minimum AMD 1,000	N/A	N/A
2.7. At Ameriabank ATMs via the code generated by MyAmeria app (in AMD)[35]	Free	Free	Free
3. Acceptance and exchange of AMD notes and coins for non-account holders[36]			
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 USD 100 notes issued between 1996 and 2008 into other banknotes or another currency	1%	1%	1%
5. Exchange of EUR 500 notes for other notes or another currency[37]	2%	2%	2%
6. Exchange of foreign currency banknotes of non-account holder customers	2% of the amount, minimum AMD 500	N/A	N/A
7. Exchange of foreign currency coins			
7.1. 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
7.2. USD and other foreign currency coins	N/a	N/a	N/a
8. Exchange of worn-out banknotes[38]			
8.1. AMD	Free	Free	Free
8.2. USD, EUR	3%	3%	1%
8.3. RUB	2%	2%	1%
8.4. GBP, CHF, CAD, AUD, AED, CNY, GEL	5%	5%	5%
9. 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
10. Utility payments by account holders (at the counter)[39]	Free	Free	Free
11. Cash in Transit (collection) services			
11.1. Up to AMD 5 mln or its equivalent in other currency	N/A	N/A	Fee specified in point 2 + AMD 10,000
11.2. 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

[35] Cash withdrawals can be made with the cash withdrawal code generated based on the relevant application in MyAmeria. Code-based cash withdrawals can be made from current, savings, and card accounts in AMD. The cash withdrawal code is intended for a single use and is valid for 15 minutes. The minimum limit of one cash withdrawal transaction with the cash withdrawal code is AMD 1,000, and the maximum limit is AMD 500,000.
The maximum daily number of cash withdrawal transactions with the cash withdrawal code for each account is five, the total maximum permitted amount is AMD 1,000,000.
[36] The service is not available at Arshakunyats, Yeritasardakan, Dalma, Davtashen, Homplex and Mashtots branches of the Bank.
[37] EUR 500 notes are accepted only at the head office.
[38] The foreign currency worn-out notes are exchanged at the cash buy rate set by the Bank for the given currency.
[39] For non-account holders this service is available only at payment terminals.

12. Cash currency conversion via Ameriabank ATMs[40]	AMD 1-99[41] or AMD 1-999[42]	AMD 1-99[40] or AMD 1-999[41]	AMD 1-99[40] or AMD 1-999[41]

4. TRANSFERS[43]

Item	Standard	Persona/ Persona Status/ Persona Club	Premium/ Partner
1. Remittances in AMD[44]			
1.1. Within Ameriabank accounts	Free	Free	Free
1.2. To Armenian banks[45 46]			
1.2.1. For account holders	Free	Free	Free
1.2.1.1. If the payment order is submitted via MyAmeria app	Free	Free	Free

[40] 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.

[41] If the client has provided a phone number of any Armenia-based mobile phone operator. In this case 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.

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

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

Payment orders in paper form				**Payment orders filed via Internet/Mobile Banking system or through phone banking (except transfers within Ameriabank accounts which are performed not later than on the next banking day)**			
Acceptance	**Deducting from the account**	**Acceptance**	**Deducting from the account**	**Acceptance**	**Deducting from the account**	**Acceptance**	**Deducting from the account**
Before 4:00 PM	Same banking day	After 4:00 PM	Next banking day	Before 5:00 PM	Same banking day	After 5:00 PM	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).
Irrespective of the timing specified in the table above, the amount to be transferred will be deducted from the account on the same banking day if the transaction is made by the teller.

[44] Transfers to the accounts of payment and settlement organizations are subject to a fee of 0.3% of the amount being transferred or AMD 5,000, whichever is greater.

[45] Payment orders submitted in paper before 1:00 PM and payment orders submitted electronically before 2:00 PM will be executed on the same banking day.

[46] 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). Should any supporting documents be required from the customer for the execution of the transaction, the transfer will be made only after the due diligence of such documents. If the transfer is not made on the same banking day as a result of the due diligence, the AMD 10,000 fee will not be charged. 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.

1.2.1.2. If the payment order is submitted via Internet /Mobile Banking	AMD 100	AMD 100	AMD 100
1.2.1.3. If the payment order is submitted at the Bank's Yerevan-based branches or via phone banking service [47]	AMD 200	AMD 200	AMD 200
1.2.1.4. If the payment order is submitted at the Bank's regional branches[47]	AMD 100	AMD 100	AMD 100
1.2.2. For non-account holders at Yerevan-based branches	0.1%, minimum AMD 1,000	N/A	N/A
1.2.3. For non-account holders at branches outside Yerevan	0.1%, minimum AMD 500	N/A	N/A
2. Remittances in foreign currency[48]			
2.1 Within Ameriabank accounts	Free	Free	Free
2.2 To other Armenian banks Error! Bookmark not defined., 49			
2.1.1.In USD, EUR[49]	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 via Internet/Mobile Banking systems	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 via Internet/ Mobile- Banking systems	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			

[47]This fee is not applied to the transfers executed via social package account.
[48] 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 Russia and the Republic of Belarus are not available in foreign currency other than Russian Rubles.
[49] No fee is charged for transfers to the accounts with the CBA.

chargeable to the transfer amount			
2.3.2.1.1. If the payment order is submitted in paper form, via phone banking, Internet/Mobile- Banking systems	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 via MyAmeria	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 are charged to the amount transferred, no other fees are charged by the intermediary banks[50]			
2.3.2.2.1. If the payment order is submitted in paper form, via phone banking, Internet/Mobile- Banking systems	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 via MyAmeria	0.2%, minimum AMD 10,000, maximum AMD 65,000	0.2%, minimum AMD 10,000, maximum AMD 65,000	0.2%, minimum AMD 10,000, maximum AMD 65,000
2.3.1.1 Costs of all correspondent and intermediary banks are borne by the bank			
2.3.1.1.1 If the payment order is submitted in paper, via phone banking, Internet/Mobile Banking systems	0.25%, minimum AMD 15,000, maximum AMD 75,000+ AMD 10,000	0.25%, minimum AMD 15,000, maximum AMD 75,000+, AMD 10,000	0.25%, minimum AMD 15,000, maximum AMD 75,000+ AMD 10,000
2.3.1.1.2 If the payment order is submitted via MyAmeria	0.2%, minimum AMD 10,000, maximum AMD 65,000+ AMD 10,000	0.2%, minimum AMD 10,000, maximum AMD 65,000+ AMD 10,000	0.2%, minimum AMD 10,000, maximum AMD 65,000+ 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, via phone banking, Internet/Mobile- Banking systems	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

[50] In case of transfers to Georgia, costs of correspondent banks are borne by the Bank, while costs of other intermediary banks, if any, are charged to the amount of the transfer.

2.3.3.1.2. If the payment order is submitted via MyAmeria	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 transferred			
2.3.3.2.1. If the payment order is submitted in paper form, via phone banking, Internet/Mobile-Banking systems	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 via MyAmeria	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 transferred.			
2.3.4.1.1. If the payment order is submitted in paper form, via phone banking, Internet/Mobile-Banking systems	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 via MyAmeria	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, via phone banking, Internet/Mobile- Banking systems	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 via MyAmeria	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[51]	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			

[51] The transfer is executed in USD and EUR, and the amount is credited to the recipient’s account in the currency indicated by the client.

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[52]	AMD 50,000	N/A	N/A
2.5. Return of unknown payments in foreign currency received via SWIFT[53]	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 (0.9999)			
3.1 Within bank accounts	Free	Free	Free
4. Transfer of money via Internet/Mobile Banking, MyAmeria from the bank account, based on the card number[54]			
4.1 to the cards issued by Ameriabank	In case of transfers from non-card accounts: 0.3% In case of transfers from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees	In case of transfers from non-card accounts: 0.3% In case of transfers from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees	In case of transfers from non-card accounts: 0.3% In case of transfers from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees
4.2 to the cards issued by other Armenian banks	In case of transfers from non-card accounts: 0.5% In case of transfers from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees	In case of transfers from non-card accounts: 0.5% In case of transfers from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees	In case of transfers from non-card accounts: 0.5% In case of transfers from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees
5. Fee[55] applied to amounts received in the name of non-account holders at the Bank and unclaimed for 6 months or more[56]	AMD 5,000 per half-year but not to exceed the balance of the amount	AMD 5,000 per half-year but not to exceed the balance of the amount	AMD 5,000 per half-year but not to exceed the balance of the amount
6. Cancellation and amendment of payment order/utility payment data based on the client's written request[57]			

[52] 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 transferred"* option.

[53] The fee is charged from the amount returned if debiting of incorrect, inaccurate amount or the amount provided for under the Terms was prevented.

[54] The amount will be available on the beneficiary's card instantly. In case of the Bank cards, 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.

[55] The fee applies to the following amounts: amounts paid in excess of the amount of liabilities subject to repayment, amounts returned to a closed payment card by the ArCa processing center, amounts returned from fast money transfer systems, amounts unused after the expiration of the cobranded gift cards of the Bank and shopping centers, amounts received based on the personal data of non-account holders.

[56] The fee is charged on a yearly basis in August for the first half-year, and in February of the following year for the second half-year.

[57] Fees are not applicable if at the time of cancellation request the amount has not yet been debited from the customer's account or the Bank's account designated for transfers. If the payment amount has already been deducted, the Bank shall not be responsible for the refund: charging of the fee doesn't guarantee that the refund will be made. A utility payment cancellation fee is charged only upon receipt of cancellation confirmation from the recipient entity.

6.1. AMD	AMD 1,000, VAT included	AMD 1,000, VAT included	AMD 1,000, VAT included
6.2. Foreign currency[58 59]	AMD 25,000, VAT included	AMD 25,000, VAT included	AMD 25,000, VAT included
7. Cancellation and amendment of payment order/utility payment data based on the client's request processed by Internet/ Mobile Banking/ MyAmeria[60 61]			
7.1. In case of payments in AMD	AMD 500, VAT included	AMD 500, VAT included	AMD 500, VAT included
7.2. In case of payments in RUB[51]	AMD 10,000, VAT included	AMD 10,000, VAT included	AMD 10,000, VAT included
7.3. In case of payments in other currencies**Error! Bookmark not defined.**1 (in case of transfers in US dollars, the order amendment option is not available	AMD 25,000, VAT included	AMD 25,000, VAT included	AMD 25,000, VAT included
8. 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)			
8.1. In case of payment orders in AMD	Free	Free	Free
8.2. In case of payment orders in RUB[51]	AMD 25,000, VAT included	AMD 25,000, VAT included	AMD 25,000, VAT included
8.2.1. If the payment order was submitted via Internet Banking/Mobile-Banking//MyAmeria systems **Error! Bookmark not defined.**	AMD 10,000, VAT included	AMD 10,000, VAT included	AMD 10,000, VAT included
8.3. In case of payment orders in other currencies[51]	AMD 25,000, VAT included	AMD 25,000, VAT included	AMD 25,000, VAT included
9. Crediting foreign currency to account in non-cash form	Free	Free	Free
10. Instant transfers via MyAmeria, based on the phone number[62]			
10.1. In-house transfers in AMD, USD, EUR and RUB	Free Transfers from the credit card accounts – subject to Ameriabank CJSC Card Rates and Fees	Free Transfers from the credit card accounts – subject to Ameriabank CJSC Card Rates and Fees	Free Transfers from the credit card accounts – subject to Ameriabank CJSC Card Rates and Fees

[58] In addition to the specified tariff, third party's expenses are also chargeable to the client.
[59] If it is not possible to amend the details of the payment order submitted by the customer to the Bank for an international transfer, the application will be rejected.
[60] Fees are not charged, if the amount has not left the bank yet. If the payment amount has already been deducted from the customer's account, the Bank shall not be responsible for the refund: charging of the fee doesn't guarantee that the refund will be made

[62] The maximum number of transactions per day (including transaction attempts) is 10 for in-house transfers and 20 for transfers to other Armenian banks and payment and settlement organizations. Maximum amount per transfer to other Armenian banks and payment and settlement organizations of Armenia is AMD 399,000.

10.2. Transfers in AMD to other Armenian banks and payment and settlement organizations of Armenia	Up to AMD 10,000: AMD 50, for AMD 10,001-100,000: AMD 100, for AMD 100,001 and above: 0.1%, or AMD 300, whichever is greater Transfers from the credit card accounts – subject to Ameriabank CJSC Card Rates and Fees	Up to AMD 10,000: AMD 50, for AMD 10,001-100,000: AMD 100, for AMD 100,001 and above: 0.1%, or AMD 300, whichever is greater Transfers from the credit card accounts – subject to Ameriabank CJSC Card Rates and Fees	Up to AMD 10,000: AMD 50, for AMD 10,001-100,000: AMD 100, for AMD 100,001 and above: 0.1%, or AMD 300, whichever is greater Transfers from the credit card accounts – subject to Ameriabank CJSC Card Rates and Fees
11. Fast money transfers [63, 64, 65, 66]			
11.1. Transfers in USD and EUR from Armenia to abroad via MoneyGram through STAK money transfer system	According to MoneyGram tariffs[67]	According to MoneyGram tariffs[67]	According to MoneyGram tariffs[67]
11.2. Transfers to other Armenian banks via STAK money transfer system[68]			
11.2.1. AMD	0.1%, minimum AMD 500	0.1%, minimum AMD 500	0.1%, minimum AMD 500
11.2.2. USD, EUR, RUB	AMD 5,000	AMD 5,000	AMD 5,000
11.3. Transfers within Armenia and from Armenia to other countries via UBPay money transfer system[69]	According to UBPay tariffs [70]	According to UBPay tariffs[70]	According to UBPay tariffs[70]

[63] The Bank may impose certain limitations on withdrawal of cash foreign currency, including payout of Armenian drams only to account holders and non-account holders cashing out the transferred foreign currency (at Ameriabank's discretion).

[64] The fee is payable by the sender in AMD. If the amount should be exchanged, it is exchanged at the CBA exchange rate effective on the day of money transfer. Apart from the transfer fee, if the Bank accepts or provides cash, the fee stipulated by chapter 3 of these Tariffs will be charged, too.

[65] The Bank may impose certain limitations on withdrawal of cash foreign currency, including payout of Armenian drams only to account holders and non-account holders cashing out the transferred foreign currency (at Ameriabank's discretion).

[66] If the transfer via fast money transfer systems (MoneyGram/UBPay) is canceled or recalled, the refund of the transfer fee will be subject to rules of the respective system. When receiving/canceling transfers through fast money transfer systems, changes in the exchange rate of the foreign currency and the currency of the transfer may happen at the time of payout or canceling the transfer in other countries. If the payout currency of the transfer differs from the currency of the transfer, the exchange rate provided by fast money transfer systems at the time of transfer may differ from the exchange rate applied at the time of payout.

[67] The list of countries and the transfer fee are determined by MoneyGram and posted on the official website of the Bank.

[68] Limit per transaction for AMD: AMD 1,000 – 5 million; for USD: USD 2 – 10,000, for EUR: EUR 2 – 7,000; for RUB: RUB 100 – 650,000.

[69] Limit per transaction for AMD: AMD 1,000 – 5 million; for USD: USD 2 – 10,000, for EUR: EUR 2 – 10,000; for RUB: RUB 100 – 500,000. Maximum monthly limit of transfers: AMD 20,000,000, USD 50,000, EUR 50,000, RUB 5,000,000.

[70] The list of countries and the transfer fee are determined by UBPay fast money transfer system and posted on the official website of the Bank.

5. INDIVIDUAL SAFE DEPOSIT BOXES

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/Persona Status/Persona Club/Premium/Partner clients,** the terms and conditions of customized packages shall apply.

6. SALE OF STANDARD GOLD BARS

Gold bars are available in a range of sizes: 1 ounce, 5g, 10g, 20g, 50g, 100g and 1,000g. 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