

INFORMATION GUIDE TO CURRENT ACCOUNT OPENING AND SERVICE (FOR INDIVIDUALS)

Terms and conditions specified in the Guide
may have been changed.

For details and full information please contact

Ameriabank CJSC

ameriabank.am | 010 56 11 11

Address: 2 Vazgen Sargsyan St., Yerevan 0010, Armenia

Email: office@ameriabank.am

The Bank is supervised by the Central Bank of Armenia.

Account Opening and Closing Procedures

1. The Bank opens a restricted or full access account for the Client within 1 business day upon receiving an account opening application-agreement from the client
 - 1.1. Restricted accounts are opened for Clients who have not yet been identified by the Bank in accordance with the regulations of the Bank and applicable Armenian laws. With restricted accounts, Clients can perform the following restricted operations:
 - 1.1.1. Transfers to and from other accounts of the Client
 - 1.1.2. Payments within Ameriabank accounts for an amount not exceeding AMD 400,000 (four hundred thousand) or its equivalent in another currency per transfer
 - 1.1.3. Currency exchange
 - 1.1.4. Utility payments
 - 1.1.5. Payments to state budget
 - 1.1.6. Payments of traffic tickets
 - 1.1.7. Using forms available in Internet/Mobile banking systems
 - 1.2. Once you have passed full identification in compliance with the requirements of the Armenian laws and regulations and internal regulations of the Bank, we will open a full access account for you. If prior to complete identification there was an account with limited access opened for you, we will change the account type to a full-access account. Moreover, once we open a full-access account for you or convert a limited-access account to the full-access account, all the limitations will be lifted.
2. Current accounts are available in Armenian drams, US dollars, euros, Russian rubles, Swiss francs, British pounds, Canadian dollars, Japanese yens, Australian dollars, UAE dirhams, paper gold (999.9 purity), and other currencies quoted by the Bank. Transactions through the current account are executed in the account currency, except for currency conversion transactions, which are subject to the exchange rates of the Bank effective at each particular moment.
3. Accounts in paper gold (999.9 purity) are used solely for non-cash transactions. The account is not intended for cash withdrawal or transfers to other accounts (other than paper gold accounts).
4. The list of materials and information required for a bank account opening is available [here](#).
5. Under the Republic of Armenia Law “On Combating Money Laundering and Terrorism Financing” we may request you to provide additional information and documents to conduct “Know your customer” due diligence, as well as ask you additional questions during verbal communication (if required so).
6. Agreements, covenants, cooperation or memberships of the Bank may have direct impact on opening and service of client accounts (for example, according to the agreement executed with the US under the Foreign Account Tax Compliance Act (FATCA) the financial institution may collect additional information to find out whether you are a US tax payer).
7. Accounts are closed upon your request based on written application submitted to the Bank in paper form or via the channel specified by you as the preferred means of communication. Accounts are closed, if:
 - 7.1. There is no credit balance on account, no debt to the Bank and/or the account is not under lien. Any credit balance available on account at the time of closing will be withdrawn or transferred to your other accounts with Ameriabank or other banks, and the account with zero balance will be closed within 1 business day after submitting the account closing application.
 - 7.2. On the Bank’s initiative, based on clients and accounts database monitoring results
 - 7.3. On the Bank’s initiative, if there were no cash flows on the account during the most recent 12 months and account balance is zero.
8. No interest is accrued to the current account balance.
9. We will provide to you account statements through communication channels and at frequency agreed between you and us and/or in accordance with Armenian laws and regulations. **YOU HAVE THE RIGHT TO COMMUNICATE WITH THE BANK VIA THE CHANNEL YOU PREFER: BY REGULAR POST OR EMAIL. EMAIL IS THE MOST CONVENIENT WAY TO GET**

INFORMATION. IT'S AVAILABLE 24/7, FREE FROM RISK OF LOSS OF INFORMATION STORED ON PAPER AND IS MORE CONFIDENTIAL.

10. Foreign exchange transactions based on your payment orders, including orders submitted via distance banking channels, are executed by the Bank at the exchange rates effective at the time of execution of transaction irrespective of when the Bank received your payment order. We may decline currency exchange or paper gold purchase orders we receive outside business hours or on weekends and public holidays.
11. Cash is deposited into current account at the time it is presented. Amounts received through wire transfers are deposited into account subject to availability of sufficient documentary proof from the correspondent bank.

Rates & Fees	Standard
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
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
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
4. Account opening ⁵	
4.1. Account in AMD	
4.1.1. For Armenian citizens	Free
4.1.1.1 At Yerevan-based branches, if opened via Internet/Mobile Banking	AMD 3,000
4.1.1.2 At branches outside Yerevan	Free
4.1.1.3 If opened via MyAmeria app	Free
4.1.2. For non-citizens ⁶	AMD 25,000
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
4.2.2. At branches outside Yerevan	AMD 2,000 per account
4.2.3. If opened via MyAmeria app	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 The fee is charged only for the first AMD account opening.

⁷ No account opening fee is charged for this service when opening a payment card, opening a savings account, making a time deposit, buying bonds, getting a loan product, opening a safe deposit box, opening a brokerage account

5. Minimum account balance ⁸	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
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
7. Account closing	Free

Account Operations¹⁰, Fees and Terms¹¹

Rates & Fees	Standard
1. Account crediting in cash	
1.1. AMD	
1.1.1. To accounts of payment and settlement organizations	0.3%, minimum AMD 5,000
1.1.2. To other customers	
1.1.2.1. ≤AMD400,000 ¹²	AMD 500
1.1.2.2. >AMD400,000	Free
1.2. USD, EUR ¹³	Free
1.3. RUB, GBP, CHF, CAD, AUD, JPY ¹⁴	3%

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 Operations via current account with full access are specified

¹¹ 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

¹² 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)

¹³ 2% fee shall be applied for depositing EUR 500 notes into the account. EUR 500 notes are accepted only in the head office.

¹⁴ No commission for account crediting in case of making time deposits. 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.

2. Cash withdrawal¹⁵	
2.1. From funds credited to client's account in cash	Free
2.2. From funds credited to client's account through wire transfer ¹⁶	
2.2.1. AMD	
2.2.1.1. At Yerevan-based branches	0.2%, minimum AMD 500
2.2.1.2. At branches outside Yerevan	0.1%, minimum AMD 200
2.2.2. RUB	0.3%, minimum AMD 1,000
2.2.3. USD, GBP, CHF, CAD, AUD, JPY	3%, minimum AMD 1,000
3. Distance banking¹⁷	
3.1. Internet Banking/ Mobile Banking System	
3.1.1 Activation of Internet Banking/ Mobile Banking System	
3.1.1.1 Provision of a token/replacement of the token with the same type token	AMD 5,000 lump sum fee

¹⁵ Withdrawal of cash is subject to the following terms:

Branch office	Cash withdrawal without submitting application in advance	Cash withdrawal based on application submitted in advance		
	Amount requested (to be provided during the same operational day when the application was submitted)	Amount requested	Timing for provision of cash if the request was submitted before 1:00 p.m.	Timing for provision of cash if the request was submitted 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 other currency (in case of other currencies)	Over AMD 30 million, USD 50,000, EUR 30,000 or AMD 1 million equivalent in other currency (in case of other currencies)	Up to 3 operational day	Up to 4 operational days
Yerevan-based branch offices, other than Kamar Branch	Up to AMD 20 million, USD 25,000, EUR 15,000 or AMD 1 million equivalent in other currency (in case of other currencies)	Over AMD 20 million, USD 25,000, EUR 15,000 or AMD 1 million equivalent in other currency (in case of other currencies)	Up to 3 operational day	Up to 3 operational days
Branch offices outside Yerevan	Up to AMD 10 million, USD 10,000, EUR 10,000 or AMD 1 million equivalent in other currency (in case of other currencies)	Over AMD 10 million, USD 10,000, EUR 10,000 or 1 million equivalent in other 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.

¹⁶No cash withdrawal commission is charged in the following cases:

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

These tariffs apply also to disbursement of loans in cash, unless otherwise defined by tariffs of that particular loan facility.

¹⁷ The Bank sets currency exchange rates every business day, which remain effective during open hours of the Bank. The Bank is entitled to reject conversion applications received via distance banking systems on non-open hours (before 09.30 a.m. and after 5:00 p.m.) and non-business days (including Saturdays).

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3.1.1.2 Provision of Ameria Token app code / replacement of the token with the same type token	AMD 1,000 lump sum
3.1.2 Provision of MyAmeria app	AMD 1,000 lump sum
3.1.3 Recovery of Internet/Mobile Banking, MyAmeria password at the Bank branch premises	AMD 1,000, VAT included
3.2 Phone banking	Lump sum fee of AMD 5,000
4 Provision of statements, information and copies of documents	
4.1 Provision of up to 1 year-old account statements, copies of account statements or other documents kept in electronic form	Free
4.2 Provision of more than 1 year-old account statements, copies of account statements or other documents kept in electronic form ¹⁸	AMD 5,000, VAT included per annual statement per account and each electronically stored document, VAT included
4.3 Provision of more than 1 year-old account statement or other electronic document, by emailing to the customer without stamp ¹⁶	AMD 3,000, VAT included per annual statement per account and each electronically stored document, VAT included
4.4 Provision of references	
4.4.1 To holders of 3 and more months old accounts	AMD 3,000, VAT included
4.4.2 To holders of less than 3 months old accounts	AMD 5,000, VAT included
4.4.3 If ordered via Internet/Mobile Banking or Ameriabank website ¹⁹	AMD 1,000, VAT included
4.5 Delivery of account statement	
4.5.1 By electronic means	Free
4.5.2 By post within Armenia ²⁰	AMD 1,000 monthly, VAT included
4.5.3 By post outside Armenia ²¹	As per postal service bills
4.6 Change of the manner of delivery of statements and other required notices	
4.6.1 Once a year	Free
4.6.2 Twice a year and more often	
4.6.2.1 If the instruction is submitted on the Bank premises or via Internet Banking	Free
4.6.2.2 If the instruction is submitted via other means satisfactory to the Bank	AMD 5,000, VAT included
5 Transfers²²	

¹⁸ The fee is not charged for provision of home loan statements (i.e. loans for purchase/renovation/construction of residential real estate).

¹⁹ Requests for references should be submitted at least one banking day 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.

²¹ The delivery is provided by regular mail.

The Bank accepts and processes payment orders submitted in paper form or via distance banking solutions as per the schedule below, provided that there are sufficient funds on the account to execute the transfer.

5.1 AMD	
5.1.1 To accounts of payment and settlement organizations	0.3%, minimum AMD 5,000
5.1.2 Other transfers	
5.1.2.1 Within Ameriabank accounts	Free
5.1.2.2 To Armenian banks ²³	
5.1.2.2.1 For account holders	
5.1.2.2.1.1 If the payment order is submitted via MyAmeria app	Free
5.1.2.2.1.2 If the payment order is submitted via Internet /Mobile Banking	100 AMD
5.1.2.2.1.3 If the payment order is submitted at the Bank's Yerevan-based branches or via phone banking service	200 AMD
5.1.2.2.1.4 If the payment order is submitted at the Bank branches outside Yerevan	100 AMD
5.1.2.2.2 For non-account holders at Yerevan-based branches	0.1%, minimum AMD 1,000
5.1.2.2.3. For non-account holders at branches outside Yerevan	0.1%, minimum AMD 500
5.2. Transfers in foreign currency²⁴	
5.2.1. Within Ameriabank accounts	Free
5.2.2. To Armenian banks	
5.2.2.1 In USD EUR ²⁵	0.1%, minimum AMD 5,000, maximum AMD 12,000
5.2.3 To foreign banks	
5.2.4 In RUB	
5.2.4.1 Correspondent and intermediary bank costs chargeable to the transfer amount	

	Payment orders 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.

²³ The Bank charges AMD 10,000 for each same-day transfer in the amount of up to AMD 50 million, if the payment order is 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 on an exceptional basis. This fee is not charged for transfers to the accounts with the CBA.

²⁴ If the amount is USD 3 million or more or its equivalent in other currency, transfers are executed only in accordance with clauses 5.2.4, 5.2.5.2, 5.2.6.2 and 5.2.7.2 and are subject to commission of AMD 1 million.

Transfers to Syrian, Cuban banks and branch offices are charged as described in points 5.2.5.1, 5.2.6.1 and 5.2.7.1.

²⁵ No fee is charged for transfers to the accounts with the CBA.

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5.2.4.1.1 If the payment order is submitted in paper form or via phone banking	0.15%, minimum AMD 6,000, maximum AMD 25,000
5.2.4.1.2 If the payment order is submitted online via Internet Banking/ Mobile Banking system	0.1%, minimum AMD 3,000, maximum AMD 20,000
5.2.4.2 Correspondent and intermediary bank costs borne by Ameriabank	
5.2.4.2.1 If the payment order is submitted in paper form or via phone banking	0.2%, minimum AMD 10,000, maximum AMD 40,000
5.2.4.2.2 If the payment order is submitted online via Internet Banking/ Mobile Banking system	0.15%, minimum AMD 5,000 maximum AMD 30,000
5.2.5 In USD ²⁶	
5.2.5.1 Correspondent and intermediary bank costs chargeable to the transfer amount	
5.2.5.1.1 If the payment order is submitted in paper form or via phone banking	0.2%, minimum AMD 10,000 maximum AMD 25,000
5.2.5.1.2 If the payment order is submitted online via Internet Banking/ Mobile Banking system	0.15%, minimum AMD 7,000 maximum AMD 20,000
5.2.5.2 Costs of correspondent banks borne by Ameriabank, costs of intermediary banks, if any, charged to the amount of remittance	
5.2.5.2.1 If the payment order is submitted in paper or via phone banking service	0.25%, minimum AMD 15,000, maximum AMD 75,000
5.2.5.2.2 If the payment order is submitted via Internet/Mobile Banking	0.2%, minimum AMD 10,000, maximum AMD 65,000
5.2.5.2.3 Costs of all correspondent and intermediary banks borne by Ameriabank	Commission specified in clause 5.2.5.2. + AMD 10,000
5.2.6 In EUR ²⁷	
5.2.6.1 Correspondent and intermediary bank costs chargeable to the transfer amount	
5.2.6.2 If the payment order is submitted in paper form or via phone banking	0.2%, minimum AMD 10,000 maximum AMD 25,000
If the payment order is submitted online via Internet Banking/ Mobile Banking system	0.15%, minimum AMD 7,000 maximum AMD 20,000
5.2.6.2.1 Costs of correspondent banks borne by Ameriabank, costs of intermediary banks, if any, charged to the amount of remittance	
5.2.6.2.2 If the payment order is submitted in paper or via phone banking service	0.25%, minimum AMD 20,000, maximum AMD 75,000
5.2.6.2.3 If the payment order is submitted via Internet/Mobile Banking	0.2%, minimum AMD 15,000, maximum AMD 65,000
5.2.7 In other foreign currencies quoted by the Bank	
5.2.7.1 Costs of all correspondent and intermediary banks are charged to the amount of remittance.	
5.2.7.1.1 If the payment order is submitted in paper form or via phone banking	0.2%, minimum AMD 10,000, maximum AMD 25,000
5.2.7.1.2 If the payment order is submitted online via Internet Banking/ Mobile Banking system	0.15%, minimum AMD 7,000 maximum AMD 20,000
5.2.7.2 Costs of all intermediary correspondent banks are borne by the bank.	
5.2.7.2.1 If the payment order is filed in paper form or via phone banking	0.25%, minimum AMD 25,000, maximum AMD 75,000
5.2.7.2.2 If the payment order is filed online via Internet Banking/ Mobile Banking system	0.2%, minimum AMD 20,000, maximum AMD 65,000

²⁶ No fee is charged for transfers to the accounts with the CBA.

²⁷ No fee is charged for transfers to the accounts with the CBA.

5.2.8 Transfer of amount in currency not quoted by the bank ²⁸	0.3%, minimum AMD 50,000, maximum AMD 100,000
5.3 If the payment order is submitted via Internet/Mobile Banking	
5.3.1. Costs of all correspondent and intermediary banks borne by Ameriabank	Free
5.3.2. To Armenian and foreign banks	AMD 20,000 (per each debit or credit)

Attention!

1. Your right to manage the funds on the account cannot be restricted, except where (i) funds are blocked or restricted or transactions through account suspended in accordance with the laws and regulations of the Republic of Armenia by request of the Service for Compulsory Execution of Judicial Acts or tax authorities based on court ruling or award, or (ii) this is envisaged by documents implying contractual obligations or by Republic of Armenia laws and regulations.
2. Funds on the account can be withdrawn without your instruction by request of the Service for Compulsory Execution of Judicial Acts and tax authorities based on court ruling or award, as well as in cases provided for by applicable Armenian laws and agreements entered into between the Bank and you.
3. Distance banking terms and conditions are specified in section [General Terms and Conditions of Provision of Banking Services to Individuals](#) 3 below:
4. Repayment of current account balance is guaranteed by the Deposit Guarantee Fund (location: 15 Khorenatsi St., 0010, Yerevan, Elite Plaza Business Center) in accordance with the Law of the Republic of Armenia “On Guarantee of Remuneration of Bank Deposits of Individuals”.
5. According to the Republic of Armenia Law “On Guarantee of Remuneration of Bank Deposits of Individuals” any funds available on settlement, current, time, savings or other accounts with the bank are considered to be a bank deposit.
6. The guaranteed deposit amounts are²⁹:
 - For deposits in AMD only, the guarantee coverage is AMD 16 million.
 - For deposits in foreign currency only, the guarantee coverage is AMD 7 million.
 - For deposits both in AMD and foreign currency where the AMD-denominated deposit exceeds AMD 7 million, the guarantee coverage is up to AMD 16 million for AMD-denominated amount only.
 - For deposits both in AMD and foreign currency where the AMD-denominated deposit amount is less than AMD 7 million, the guarantee coverage is 100% for AMD deposit + difference between AMD 7 million and reimbursed amount in AMD for foreign currency deposit.

If you have several accounts

- All AMD deposits with the Bank are treated as one AMD deposit.
 - All deposits in foreign currency are treated as one deposit.
7. To find out more about the service network of the Bank, location and open hours of the branches, please click [Service Network](#):
 8. Any disputes and disagreements arising between the Parties shall be resolved in accordance with the Armenian laws and regulations. Disagreements and disputes arising out of a property claim for an amount within AMD ten million or foreign currency equivalent may be settled through the Financial System Mediator.
Attention! Individuals are entitled to submit their claims arising out of transactions between financial institution and consumer to the **Financial System Mediator**. The Bank has waived its right to dispute the decisions of the Financial System Mediator only in relation to claims where the amount of property claim does not exceed AMD 250,000 or its equivalent in another currency, and the amount of transaction does not exceed AMD 500,000 or its equivalent in another currency.
 9. ATTENTION! “YOUR FINANCIAL DATABASE” IS AN ELECTRONIC SYSTEM AIMED AT FACILITATING SEARCH AND COMPARISON OF SERVICES OFFERED TO INDIVIDUALS AND MAKING THE CHOICE EASIER FOR YOU. The website is
 10. For detailed information on the terms and fees of current account opening and maintenance for individuals, please visit here: [Ameriabank CJSC Tariffs for Individuals](#) and [Ameriabank CJSC General Terms and Conditions of Provision of Banking Services to Individuals](#).

²⁸ The transfer is executed in USD and the amount is credited to the recipient’s account in the currency indicated by the client.

²⁹ Metal accounts are not covered by the Deposit Guarantee Fund.