

Approved by
Management Board Resolution
*# **as of***
Chairman of the Management
Board-CEO
Artak Hanesyan
Effective date: June 11, 2025

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JOINT CAMPAIGN WITH VISA COMPANY FOR CLIENTS WORKING FOR LEGAL ENTITY EMPLOYERS AND RECEIVING SALARY THROUGH BANK ACCOUNTS HELD WITH AMERIABANK CJSC (BANK) UNDER THE SALARY PROJECT AND FOR ATTRACTING INDIVIDUALS EMPLOYED AT OTHER LEGAL ENTITIES THAT ARE NOT CLIENTS OF THE BANK

Key objective and idea	Expanding the clientele and increasing the number of clients receiving salary			
Eligible clients	<ul style="list-style-type: none"> Employees of companies establishing cooperation under salary projects during the campaign term Clients wishing to receive their salary via the Bank, although their employer does not cooperate with the Bank under salary projects 			
Campaign for employees of companies attracted under the salary project	Term			
	N	Service	Current tariff ¹	Offered tariff
	1.	Visa Classic card	AMD 0-1,500	AMD 0
	2.	Visa Gold	AMD 0-10,000	1 card for free, for salaries of minimum AMD 400,000 ²
	3.	Visa Platinum	AMD 0-20,000	1 card for free, for salaries of

¹ According to tariff plans for salary projects.

² In other cases, according to tariff plans for salary projects.

				minimum AMD 800,000 ²								
	4.	Visa Signature	AMD 0 - AMD 60,000	1 card for free, for salaries of minimum AMD 1,500,000 ²								
	5.	Annual interest rate on collateral-free consumer loans, overdrafts/lines of credit	15-17%	15%								
	6.	Cashback on cashless payments with Visa Classic/Gold/Platinum/Signature AMD card*	Not applicable	3%, minimum AMD 1,000, maximum AMD 3,000 per transaction (including taxes), monthly maximum AMD 30,000 (including taxes)								
	7.	2 Visa Platinum or 2 Visa Gold cards for senior executives	AMD 3,000-10,000	AMD 0								
Campaign terms and conditions for legal entity clients cooperating under the salary project	<table border="1"> <thead> <tr> <th>N</th> <th>Service</th> <th>Current tariff³</th> <th>Offered tariff</th> </tr> </thead> <tbody> <tr> <td>9.</td> <td>Internet Bank system</td> <td>AMD 2,500-7,500, annual</td> <td>No service fee for 4 years</td> </tr> </tbody> </table>				N	Service	Current tariff ³	Offered tariff	9.	Internet Bank system	AMD 2,500-7,500, annual	No service fee for 4 years
	N	Service	Current tariff ³	Offered tariff								
	9.	Internet Bank system	AMD 2,500-7,500, annual	No service fee for 4 years								

³ According to tariff plans for salary projects.

Campaign terms and conditions for individual clients not cooperating with the Bank under salary projects	N	Service	Current condition ⁴	Offered tariff
	10.	“Better” salary package	Lump sum AMD 3,000	AMD 0
	11.	Services included in the package		
	11.1	Annual interest rate for collateral-free consumer loans Annual interest rate for overdrafts/lines of credit	AMD - 17% <i>Annual percentage rate: 17.38%</i>	AMD - 15% <i>Annual percentage rate: 16.08%</i>
	11.2	Annual interest rate applied to positive balances of AMD cards	3%	3%
	12.	Cashback on cashless payments with Visa Classic AMD card*	Not applicable	3%, minimum AMD 1,000, maximum AMD 3,000 per transaction (including taxes), monthly maximum AMD 30,000 (including taxes)
Notes	Other banking services not covered by this campaign are available at effective terms established by the internal regulations of the Bank currently in force.			
Term of the Campaign	From June 11, 2025 until September 30, 2025, inclusive, except for clauses 6 and 12 hereof, which will be in effect from July 1, 2025 until December 31, 2025.			
Promotion of the campaign	Direct sales, social media ads			

* Cashback will not be paid for utility payments, card-to-card payments and transfers between accounts, for top-up of e-wallets and e-wallet transactions (other than those executed via Apple Pay and GPay) and for top-up of bookmaker accounts. Cashback will be paid to the existing card account with Ameriabank CJSC from which the payment was made. Cashback will be paid by the last business day of the month following the month of cashback processing.

⁴ Subject to Tariffs and Terms of Ameriabank CJSC for the Customized Salary Package “Better” (11RBD PL 72-01-13).