Approved
Management Board resolution
02/99/26 as of July 01, 2026
Chairman of the Management Board -
CEO Artak Hanesyan
Effective date: 01 July, 2026

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RULES OF STOP TOOLS USE

Approved by Management Board Resolution # 02/99/26 as of July 01, 2026.
This edition was approved by Resolution # 02/99/26 as of July 24, 2026, and is effective from July 01, 2026.

Bank: Ameriabank CJSC.
Customer: an individual, private entrepreneur or legal entity using the services provided by the Bank.
Stop Tools: tools provided by the Bank that enable the Customer to block access to any or all remote banking services on their own initiative.
Blocking: restricting (suspending) remote access to a service provided by the Bank, based on the Customer's application.
Unblocking: restoring remote access to a blocked service by the Bank, based on the Customer's application.
Software Application: an application or a set of applications launched by the Bank, including MyAmeria remote service system, online.ameriabank.am internet/web application (website), Ameria Mobile Banking mobile application, as well as other platforms of the Bank through which services are provided to the Customer remotely.

1. General Provisions

1.1. These Rules outline the basic terms and procedure for use of Stop Tools provided by the Bank.
1.2. The purpose of Stop Tools is to enable the Customer to block access to services provided remotely.
1.3. These Rules apply in addition to the Bank's terms for provision of remote banking services and are applicable to all customers of the Bank.
1.4. The use of the Stop Tools does not terminate the agreements in effect between the Customer and the Bank and does not result in termination of accounts, cards, deposits, or other banking services.

2. Rules of Stop Tools Use

2.1. A customer can independently activate the Stop Tool through the Bank's Software Application or submit an application for the use of the Stop Tool (hereinafter - the Application) on the Bank's premises and/or via a phone call.
2.2. The use of a Stop Tool does not require the Customer to provide any justification.
2.3. Stop Tools are applied to the services provided by the Bank remotely, as defined by laws and regulations of the Republic of Armenia, including:
  2.3.1. Money transfers and payments;
  2.3.2. Card operations;
  2.3.3. Credit operations;
  2.3.4. Deposits;
  2.3.5. Other services specified by the Bank[1].

[1] The Bank may expand or amend the list of services provided remotely that can be blocked using the Stop Tools, in accordance with the laws and regulations of the Republic of Armenia and internal regulations of the Bank.

2.4. If the Customer activates the Stop tool independently, the service(s) can be blocked only after the Customer confirms the relevant action via the Software Application.

2.5. When the Stop Tool is used via the Software Application, the Customer has 60 (Sixty) seconds to confirm or cancel the submitted Application. Within maximum of 60 (Sixty) seconds after the Application is confirmed by the Customer, the Bank blocks the relevant service(s) in all Software Applications of the Bank, regardless of which Software Application the Stop Tool usage request was received from.

2.6. After Blocking, the Bank sends the Customer a corresponding notification via SMS, email, or another communication channel preferred by the Customer, in accordance with the requirements and procedure established by the laws and regulations of the Republic of Armenia.

2.7. Once the Stop Tool is activated, the current status of the blocked services is displayed to the Customer on the Application.

2.8. During the Blocking period, the Customer can still view their account, card, deposit, and loan balances, as well use them on the Bank's premises.

2.9. No transaction can be executed remotely within the scope of the blocked service until the Customer unblocks it.

2.10. Unblocking is only possible on the Customer's initiative.

2.11. The Customer can Unblock the service independently via MyAmeria and Internet/Mobile Banking, as well as by submitting a corresponding Application on the Bank's premises.

2.12. Prior to unblocking, the Bank performs Customer identification and authentication in accordance with the internal regulations of the Bank.

2.13. The Bank performs Unblocking no earlier than 24 (Twenty four) hours after Blocking, except when Unblocking is performed on the Bank's premises by submitting a corresponding Application.

2.14. In the event of submitting an Unblocking Application after expiry of the 24 (Twenty four) hour period from the moment of Blocking, the Bank performs Unblocking within 12 (Twelve) hours after receiving the Application. Urgent, immediate Unblocking is only performed in case of submitting a corresponding Application on the Bank's premises.

2.15. After Unblocking, the Bank sends the Customer a corresponding notification via SMS, email, or another communication channel preferred by the Customer, in accordance with the requirements and procedure established by the laws and regulations of the Republic of Armenia.