AMERIABANK

Approved by
Management Board Resolution
 # 01/12/25 as of January 30, 2025
Chairman of the Management Board-CEO
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Tariffs and Terms of Ameriabank CJSC Customized Packages

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1. General Provisions

1.1. The *Tariffs and Terms of Ameriabank CJSC Customized Packages* (the "Terms") outline the tariffs and terms of Partner, Premium and Persona customized banking packages (jointly and severally referred to as the "Package") offered by Ameriabank CJSC (the "Bank" or "Ameriabank") to personalize the cooperation with clients and their service under the Packages.

1.2. The Terms constitute a public offer which is considered to be accepted by the individual client (the "Client") from the time the respective applications (application-agreements) signed/authorized by the Client are submitted to the Bank and accepted by the latter.

1.3. For the purpose of the Terms, the Client's family members are father, mother, spouse and children.

2. Eligibility Criteria and Terms of Premium and Partner Packages

2.1. Premium and Partner Package Eligibility Criteria

Criteria	Requirement	
	Premium	Partner
Minimum average semiannual balance on the bank and/or bond accounts that the client alone or the client and his/her family members hold with the Bank	AMD 40 million or its equivalent in other currency	AMD 120 million or its equivalent in other currency
Donating to the organizations published on the official website of the Bank of items assessed by such organizations as possessing historical and cultural value [1]	The value of the item(s) donated within one year is at least AMD 4 million or equivalent in foreign currency	The value of the item(s) donated within one year is at least AMD 20 million or equivalent in foreign currency

[1] To view the list of items assessed as possessing historical and cultural value, please contact the Bank.

2.2. **Premium and Partner Package Service Fees**

Package	Package fee
Premium	No service fee
Partner	No service fee

2.3. If the client applies to the Bank for a Package, the decision on whether the Client meets eligibility criteria is based on the actual value of indicators for the relevant period preceding the time of application.

2.4. Premium and Partner service packages may be also offered to the Client's family members.

2.5. Upon the Bank decision, the Client can use the Package even if not meeting the eligibility criteria. Moreover, in such cases, the Bank may decide to charge AMD 40,000 service fee for the Premium package for a calendar half-year.

2.6. In the cases specified in the Terms, the Bank charges the service fee for the Premium/Partner package for each calendar half-year to the Client's account with the Bank during the next calendar half-year.

3. Eligibility Criteria and Terms of Persona Package

3.1. There are no eligibility criteria for the Persona package. The Package is provided for a period of one year. Moreover, one year after the Package is provided, the Client will continue to benefit from the Package if any of the conditions defined below are met, unless s/he has submitted a written application to the Bank before the end of the next year in a manner acceptable to the Bank, requesting termination of the Package.

Term	Service fee, based on charging intervals
• Average monthly credit turnover of the Client's accounts with the Bank during a calendar half-year (credit transactions other than amounts deposited in cash, transfers between own accounts, loan proceeds provided by the Bank) is at least AMD 400,000 or its equivalent in another currency.	AMD 40,000 per annum or AMD 4,000 monthly
• The average monthly balance of deposits with the Bank (including demand deposits and savings account balances) and bonds is at least AMD 4 million or its equivalent in foreign currency.	
• The average monthly balance of the loan portfolio with the Bank is at least AMD 40 million or its equivalent in foreign currency (based on the outstanding balance of the loans).	

3.2. The charging frequency for the Persona package service fee, i.e. monthly or annually, is decided by the Client. The fee is charged by the Bank in advance to the Client's account/accounts in the Bank, based on the relevant application-agreement signed by the Client. If the charging frequency is annual, the payment must be made at the

time of provision/renewal of the Package, while in the case of monthly frequency, the payments for all months of the given year of using the Package must be made no later than the last day of the expiration of that year of the Package.

3.3. If the Persona Package is terminated before the expiry date, the charged service fee is not refundable.

4. Services under special terms, discounts, preferential rates and conditions available under the Packages

4.1. Clients can use the preferential rates and conditions set for the Packages by the Bank Tariffs for Individuals[2].

[2] Ameriabank CJSC Tariffs for Individuals (11RBD PL 72-01-01, approved by Management Board Resolution # 03/59/15 as of May 27, 2015). Available at https://ameriabank.am/useful-links.

4.2. **Payment cards**

Clients may have no more than 2 payment cards under the preferential terms specified below[3]. In the case of Persona package, these include one debit card and one credit card.

	Persona	Premium	Partner
ARCA/Standard/Classic	No service fee	No service fee	No service fee
Gold	One card without a service fee	No service fee	No service fee
Platinum	One card without a service fee	No service fee	No service fee
Signature	50% off the service fee for one card	No service fee	No service fee
Infinite	No benefit applicable under these Terms	50% off the service fee	No service fee
Additional Card	No benefit applicable under these Terms	Two additional cards with no service fee for each card issued under the Package (4 additional cards in total), other than Infinite additional cards, which are issued with 50% off the service fee	Two additional cards with no service fee for each card issued under the Package (4 additional cards in total)
Cards for family members	One Platinum/Gold card per family member at 50% off current rates or ARCA/Standard/Classic card without service fee or	No benefit applicable under these Terms	No benefit applicable under these Terms

	Account opening + service package[4], without service fee		
Withdrawal of cash from Ameriabank ATMs using AMD debit cards	No benefit applicable under these Terms	0%	0%
Withdrawal of cash from other bank ATMs using AMD debit cards	No fee for withdrawal of up to AMD 100,000 monthly	No benefit applicable under these Terms	No benefit applicable under these Terms
Card transaction insurance as per the Bank's Card Insurance Terms during the period they are effective[5]	No fee	No fee	No fee
Provision of cards at the Bank branches (chargeable only for the newly issued cards)	No benefit applicable under these Terms	No fee	No fee

[3]Other terms of payment cards are defined as per the rates and fees of the Bank effective at each particular time.
[4] Other terms of the package are subject to Ameriabank CJSC Tariffs for Individuals (11RBD PL 72-01-01, approved by Management Board Resolution # 03/59/15 as of May 27, 2015). Available at https://ameriabank.am/useful-links
[5]Ameriabank CJSC Card Insurance Terms (11RBD RL 72-01-08, approved by Management Board Resolution # 01/16/20 as of June 17, 2020 Available at https://ameriabank.am/useful-links

4.3. **Deposits and saving accounts[6]**

	Persona	**Premium**	**Partner**
Interest rates on time deposits	+0.15% to the effective rate of the Bank	+0.25% to the effective rate of the Bank	+0.25% to the effective rate of the Bank
Early withdrawal of time deposits	Special terms of recalculation [7]	Special terms of recalculation[7]	Special terms of recalculation[7]
Interest rate on AMD savings accounts	+0.5% to the effective rate of the Bank	+1% to the effective rate of the Bank	+1% to the effective rate of the Bank

[6]Other terms of deposits and savings accounts are subject to the rates and fees of the Bank effective at each particular time.
[7]Defined in Ameriabank CJSC Tariffs of Deposits and Savings Accounts for Individuals (11RBD PL 72-05-02, approved by Management Board Resolution # 01/151/24 dated October 15, 2024). Available at https://ameriabank.am/useful-links.

4.4. **Loans**[8]

	Persona	Premium	Partner
Loan disbursement fee[9]	*N/A, if below AMD 50,000.* Otherwise, the amount exceeding the limit of AMD 50,000 is charged.	*N/A, if below AMD 50,000.* Otherwise, the amount exceeding the limit of AMD 50,000 is charged.	*N/A, if below AMD 50,000.* Otherwise, the amount exceeding the limit of AMD 50,000 is charged.
Preferential interest rate for loans			
Collateral-free line of credit/overdraft	No benefit applicable under these Terms	15% [10]	15% [10]
Car loans	No benefit applicable under these Terms	1% below the standard annual rate of Ameriabank	1% below the standard annual rate of Ameriabank
Loans secured by deposits/bonds	No benefit applicable under these Terms	+3% margin, if the currency is the same. Where the currencies are different, the interest rate is: 12.5 %	+3% margin, if the currency is the same. Where the currencies are different, the interest rate is: 12.5 %

[8]Other terms of loans are subject to the rates and fees of the Bank effective at each particular time.
[9] *In the case of consumer loans issued by the Bank via the scoring system, if the loan application is filed on the Bank premises, the benefit stipulated in this clause will not apply. Instead, the fees envisaged under the Bank effective documents for such cases will apply.*
[10] Unless a more favorable interest rate is set by the Bank for the type of card with which the client wishes to get an unsecured line of credit /overdraft.

4.5. **Safe deposit boxes**

	Persona	Premium	Partner
Safe deposit box agreement for any term	20% below the effective rate of the Bank	30% below the effective rate of the Bank	30% below the effective rate of the Bank

5. Customized Service

	Persona	Premium	Partner
Assigned client manager	No	Premium Relationship Manager	Premium Relationship Manager
Arranging a meeting with the client manager in advance	No	Yes	Yes
Possibility to get out-of-queue services	Yes	Yes	Yes
Possibility to get out-of-queue service of the call by the Contact Center	Yes	No benefit applicable under these Terms	No benefit applicable under these Terms
After-hours service during the business day (by prior appointment with the client)	No	Yes	Yes
Dedicated service area with limited access and possibility of cash operations	No	Yes	Yes
Identifying the client's belonging to a certain package	Package name engraving on the Gold/ Platinum card	Package name engraving on Platinum / Signature / Infinite card	Package name engraving on Platinum / Signature / Infinite card
Regular meetings with management of the Bank	No	Meetings with mid/top managers of the Bank at least once a year	Meetings with the top managers of the Bank/Group at least once a year. Opportunity to have the mobile phone number
2 complimentary "not-for-sale" tickets to the significant events organized and financed by the Bank	No	*Based on the Bank decision made in accordance with the internal regulations of the Bank*	Yes

Notice on and opportunity to attend forums, seminars and presentations of new services	*Based on the Bank decision made in accordance with the internal regulations of the Bank*	*Based on the Bank decision made in accordance with the internal regulations of the Bank*	Yes
Wishes and gifts on birthdays and other holidays	*Based on the Bank decision made in accordance with the internal regulations of the Bank*	*Based on the Bank decision made in accordance with the internal regulations of the Bank*	Yes
Simple and fast procedure for provision of banking services (e.g., loan disbursement in 3 days if all required documents are in place)	No	Yes	Yes
Quick activation of the credit limit upon the client's wish	No	Yes	Yes

6. Non-banking services and benefits

	Persona	Premium	Partner
Access to VIP lounge at Zvartnots Airport	No benefit applicable under these Terms	No benefit applicable under these Terms	Up to 3 free entries per year, additional entries are 50% off
Transfer of the Client to Zvartnots Airport from Yerevan/adjacent regions and vice versa by a luxury car	No benefit applicable under these Terms	No benefit applicable under these Terms	3 times a year: free

6.1. To avail of the VIP lounge at Zvartnots Airport under the above specified preferential terms, you should present your bank card with the Package sign at the VIP lounge of the airport. To register your access to the VIP lounge, AMD 1-100 will be charged to your card at the time of access, which will be further refunded to your card by the Bank.

6.2. In order to book the luxury car transfer service, it is necessary to inform the employee of the Premium Service Division at least two business days in advance.

7. Other benefits if envisaged under the services provided by the Bank's partner companies

The Bank may make available the information on the benefits offered by its partner companies on the official website of the Bank, or the client may check such information with the Bank.