

**BUSINESS CARD RATES AND FEES**

Edition 6

Effective date: January 15, 2019

1. The BUSINESS card (hereinafter the “Card”) is designed for legal entities and private entrepreneurs who are the bank clients.
2. The Card is intended for covering travel and entertainment expenses of corporate clients.

**Terms and Fees**

<i>Master Card Business/VISA Business</i>			
<i>Currency of card account</i>	<i>AMD</i>	<i>USD</i>	<i>EUR</i>
1 Card issuance	Free	Free	Free
2 Card service	AMD 2,000 monthly, AMD 20,000 yearly	AMD 2,000 monthly, AMD 20,000 yearly	AMD 2,000 monthly, AMD 20,000 yearly
3 Additional card issuance	Free	Free	Free
4 Annual service of additional card	AMD 5,000	AMD 5,000	AMD 5,000
5 Card re-issuance (in case of card loss, damage, theft, PIN loss or its disclosure to third parties)	AMD 5,000	AMD 5,000	AMD 5,000
6 Provision of the card within one banking day <sup>1</sup>	AMD 3,000	AMD 3,000	AMD 3,000
7 Card re-issuance (upon expiry of validity period)	Free	Free	Free
8 Card blocking	Free	Free	Free
9 Keeping the card in international STOP-LIST <sup>2</sup> (for 7 days)	AMD 9,000	AMD 9,000	AMD 9,000
10 Card unblocking	Free	Free	Free
11 Maximum daily cash withdrawal limit	AMD 3,000,000	USD 10,000	EUR 10,000
12 Maximum number of cash withdrawal transactions per day	10	10	10
13 Cash withdrawal			
a) from Ameriabank ATMs	0%	0%	0%
b) At counters of Ameriabank branches, including POS-terminals	0.2%, min AMD 1,000	0.3%, min AMD 1,000	0.4%, min AMD 1,000
c) from other ATMs and cashing points	1.5%	1.5%	1.5%
14 Non-cash transactions	Free	Free	Free
15 Quick activation of the card account balance (maximum within 1 hour upon depositing of funds)	AMD 2,000	AMD 2,000	AMD 2,000
16 Providing account statement or sending it via e-mail	Free	Free	Free
17 SMS notification (for operations in the amount of AMD 10,000 or foreign currency equivalent and more)	Free	Free	Free

<sup>1</sup> The request should be filed before 2:00 p.m. of the banking day. The service is available only if the card is ordered at the Yerevan-based offices.

<sup>2</sup> Suspension of unauthorized card transactions worldwide

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18 SMS notification (for any amount without limitations)	AMD 10	AMD 10	AMD 10
19 Reviewing of card credit limit	AMD 3,000	AMD 3,000	AMD 3,000
20 Card-to-card transfers	0.3%	0.3%	0.3%
21 Transfers from card accounts w/o using the card, including card to card transfers (including with currency exchange) at the Bank offices <sup>3</sup>	Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs per transfers in various currencies		
22 Transfers from card accounts, including card to card transfers (including with currency exchange) via online banking system	Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs per transfers in various currencies		
23 Card delivery			
a) Within Armenia and Nagorno Karabakh	Free	Free	Free
b) Other countries	According to the postal bill	According to the postal bill	According to the postal bill

**3. Terms and Conditions of Credit Line on Card**

1. Credit limit	<p>Max. 20% of the average net monthly bank account turnover for the most recent 6 months, but in any case not more than 20 million Armenian drams or its equivalent in other currency and not less than 500,000 Armenian drams or its equivalent in other currency.</p> <p>For clients with less than 6 months' history with Ameriabank: based on net account turnover for at least 3 months in Ameriabank and net account turnover for the 3 most recent months in other banks.</p>
2. Maturity period	Up to 1 year
3. Interest rate	<ul style="list-style-type: none"> <li>• 19% per annum for credit lines in Armenian drams</li> <li>• 18% per annum for credit lines in US dollars</li> <li>• 17% per annum for credit lines in Euros</li> </ul>
4. Grace period for interest	N/A
5. Repayment of interest	Monthly; interest accrued as of the moment shall be charged to card account whenever the account is credited.
6. Credit account service fee	0.5% of the credit limit
7. Credit line security	<ul style="list-style-type: none"> <li>• Cash flows</li> <li>• Guarantees issued by company owners</li> <li>• Additional security, as required</li> </ul>
8. LTV (loan to value) ratio (for additional collateral)	Up to 70%
9. Other terms and late payment penalty (for principal)	<p>Accrual of interest defined in the relevant agreement to the delinquent amounts shall terminate and the overdue amounts shall bear interest at 0.1% daily.</p> <p>Fine equal to 0.1% of the overdue loan for each day of default and in case of 5 business days overdue liability – also a penalty equal to 2% of the overdue loan.</p>
10. Other terms and late payment penalty (for interest)	<p>Fine equal to 0.3% of the overdue interest for each calendar day of default, and in case of 5 business days overdue liability – also a penalty equal to 5% of the overdue interest.</p>

<sup>3</sup> Utility payments are not subject to charges.

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interest)	
11. Early termination of the agreement	No fines and penalties applied
12. Application handling period	Up to 3 business days upon receipt of the complete set of documents. Based on the review, this term may be extended for an additional period of no more than 3 business days.
13. Possible reasons for rejection	Subject to the information provided by ACRA credit reporting, the Bank will reject loan applications of those borrowers who had non-performing liabilities during the last 2 years, with 30 and more days overdue liabilities within the most recent year.
14. Loan restructuring application fee*	AMD 500,000

\*The loan restructuring fee shall be payable by the client in case the client has applied for revision of the lending terms at his sole discretion and the application has been satisfied after the analysis by the relevant unit. In other cases, charging of the fee shall be subject to the decision of the Large Credit Committee.

**Important!**

1. The Bank may apply special rates and fees to specific groups of clients. The rates and fees contained herein shall be applicable to such groups unless otherwise determined by special fees and rates.