

- 1. The Customs Card (hereinafter the "Card") is designed for legal entities and private entrepreneurs who are Ameriabank clients.
- 2. The Card is intended to be used for customs, tax and other payments at customs offices.

3. Terms and Fees

1	Туре	ArCa Classic
2	Card validity period	2 years
3	Currency	Armenian drams, US
		dollars, euros
4	Card issuance	Free
5	Annual service	10,000 Armenian drams;
		free for clients with over 3-
		months' history with
		Ameriabank
6	Additional card issuance	Free
7	Annual service of additional card	AMD 5,000
8	Provision of PIN in an envelope (chargeable	AMD 1,000
	only for the newly issued cards)	AIVID 1,000
9	Generating PIN using OTP (in case of loss of	AMD 500
	PIN)	AMD 300
10	Card re-issuance (in case of card loss, damage,	AMD 5,000
	theft, PIN loss or its disclosure to third parties)	
11	Card re-issuance (upon expiry of validity	
	period)	Free
12	Provision of the card within one banking day ¹	AMD 3,000
13	Card blocking	Free
14	Card unblocking	Free
15	Cash withdrawal	N/A
16	Electronic transactions at customs terminals	Free
17	Electronic payments with a card at other	3%
	merchants/service providers	
18	Provision of account statements	According to Ameriabank
		CJSC Tariffs for Corporate
		Clients, Chapter 2, section
		"Provision of statements,
		information and copies of
		documents"

¹The service is available if the card is ordered at the Yerevan-based branches. The ordered cards are provided in Kamar Branch only. Furthermore, if the client submitted the card application before 4:00 p.m. of the banking day, the card may be provided on the same banking day. If the card application was submitted after 4:00 p.m., the card will be provided on the next banking day.

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19	Revision of credit limit	3,000 Armenian drams
20	SMS notification	Free
21	Card delivery	
	a) Within Armenia and Artsakh	Free
	b) Other countries	According to the postal bill
22	Provision of cards at the Bank branches (chargeable only for the newly issued cards) ²	AMD 1,000

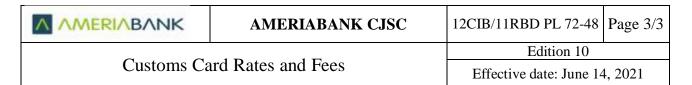
Special fees and rates can be offered to specific client groups. The fees and rates specified here shall apply to these groups unless otherwise determined by special fees and rates.

4. Terms and Conditions of Line of Credit on Card

Credit limit	Max 50% of average monthly bank account turnover for at least 3 most recent months, but not more than 100 million Armenian drams or its equivalent in other currency. For clients with less than 3-months' history with Ameriabank: based on bank account turnover in other banks and LTV ratio
Maturity period	Up to 1 year
Interest rate (USD and EUR)	 If utilized amounts are not repaid fully during grace period, 13% accrues starting from the first utilization day. If utilized amounts are not repaid fully during the month following the grace period, 20% accrues starting from the following month.
Interest rate (AMD)	• 15% for AMD-denominated line of credit If utilized amounts are not repaid fully during the first month, 20% accrues starting from the following month.
Grace period for interest	Last day of the month when money was utilized +5 days No grace period for lines of credit in AMD
Repayment of utilized amounts	Upon maturity; at that, any credit to card account will be used to repay amounts utilized as of that date.
Repayment of interest	Upon maturity; at that, any credit to card account will be used to repay interest as of that date.
Disbursement fee	1% of credit limit
Security	 Cash flows for clients with over 3-months' history with Ameriabank Cash flows and additional security for entities who have been Ameriabank clients for less than 3 months
LTV ratio (for additional collateral)	Up to 70%
Other terms and late payment fees for principal	The interest rate defined in agreement ceases to accrue to overdue amounts. Instead, these amounts bear interest at the rate of 24% annually for each day overdue. Fine in the amount of 0.1% of overdue loan for each day of delay plus, if the delays extend for 5 business days or longer, also a penalty in the amount of 2% of overdue loan.

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²The fee is charged at the time of ordering and is not applied (i) for issuance of cards in the name of a third person if such third person is not in the Bank at the time of applying, and (ii) if the card is to be provided within one banking day, in which case only the fee for the specified service shall apply.



Other terms and late	Fine in the amount of 0.3% of overdue interest for each calendar day of		
payment fees for	delay plus, if the delays extend for 5 business days or longer, also a		
interest	penalty in the amount of 5% of overdue interest.		
Early termination of	No fines and penalties applied		
agreement			
Response period	Your application will be reviewed and responded to within up to 10 business days after you submit all required documents.		
Response period	Depending on the review, this term may be extended for an additional period of no more than 10 business days.		
Validity period (period			
during which the	20 days, unless otherwise ruled by relevant authority of the bank		
decision on approval of			
line of credit is valid)			
Loan restructuring	AMD 500,000		
application fee*			

^{*}The loan restructuring fee is payable by the borrower, if the restructuring application submitted by the borrower at their own initiative and of their own free will is reviewed and satisfied by the bank (for which the relevant department should perform analysis and provide its conclusion). In other cases of restructuring, this fee is normally chargeable based on decision of the Large Credit Committee.