

AMERIABANK CJSC TARIFFS FOR INDIVIDUALS

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1. GENERAL PROVISIONS

1. All commissions shall be charged in AMD.
2. Commissions expressed as percentage of foreign currency amounts shall be charged in AMD, at the Bank's board buy exchange rate (clearing).
3. If the client has no sufficient funds available on his/her AMD account, the Bank may convert the full or partial amount of commission from the foreign currency accounts at the Bank's board buy exchange rate.
4. All postal and telecommunication expenses, as well as third bank costs shall be charged additionally.
5. The Bank may review current tariffs, advising the clients through making the changes available for them on the website or within the Bank premises. The changes shall take effect on the date fixed by the Bank, but not earlier than the client notice date.
6. Based on long-term cooperation between the Bank and the client, the volume of transactions and other sound reasons, the Bank may apply tariffs and rates different from those defined herein. All such tariffs will be specified in other documents and/or supplementary covenants and agreements.
7. For the purposes of these Tariffs, MyAmeria app is a special version of Internet/Mobile Banking service provided by the Bank.
8. All commissions subject to VAT shall include VAT.
9. In case of termination of services fees paid before termination are not refundable.

2. OPENING AND MANAGEMENT OF BANK ACCOUNTS

(including service of non-account holders)

| Item | Standard | Persona | Premium/ Partner |
|--|-----------------------|------------|---------------------|
| 1. Account opening + service package (package ¹ includes accounts in AMD and one foreign currency, MyAmeria app; one payment card ²) The package is available only to the citizens of Armenia. | AMD 7,000 | N/a | N/a |
| 2. Distance opening of Smart account + service package (package ¹ includes an account in AMD, MyAmeria app, one payment card ³) The package is available only to the resident citizens of Armenia. | Free | Free | Free |
| 3. Account opening (including distance opening) + service package “For Students” (package ¹ includes an AMD bank account, MyAmeria app, one Student payment card ⁴) | Free | Free | Free |
| 4. Account opening | | | |
| 4.1. Accounts in AMD | | | |
| 4.1.1. For Armenian citizens ⁵ | | | |
| 4.1.1.1. At Yerevan-based branches, if opened via Internet/Mobile Banking | AMD 3,000 | Free | Free |
| 4.1.1.2. At branches outside Yerevan | Free | Free | Free |
| 4.1.1.3 If opened via MyAmeria app | Free | Free | Free |
| 4.1.2. For non-citizens ⁶ | AMD 25,000 | AMD 25,000 | Free |
| 4.2. Accounts in foreign currency, including metal accounts in gold (999.9) | | | |
| 4.2.1. At Yerevan-based branches, if opened via Internet/Mobile Banking | AMD 3,000 per account | Free | Free |
| 4.2.2. At branches outside Yerevan | AMD 2,000 per account | Free | Free |
| 4.2.3. If opened via MyAmeria app | Free | Free | Free |

¹ In case of refusal to use one or several services, the package price does not change. If the client refuses from certain services but applies for them later, such services will be chargeable pursuant to their respective tariffs. The package is available to the existing clients if they do not use any of the package services (does not apply to Smart and For Students packages).

² VISA Classic or MasterCard Standard cards are offered without annual service fee. Should the card be reissued upon expiry of the validity period, a fee will be charged in accordance with the then-effective payment card terms and conditions.

³ If the client chooses VISA Classic, MasterCard Standard or ArCa Carrefour Smile payment card, they are offered with no annual service fee. In case of Visa Classic Moons cards, an annual service fee will be charged in accordance with Ameriabank CJSC Card Rates and Fees.

⁴ There is no annual service fee for the Student cards.

⁵ To use bank services clients need to open an account in AMD. In case of ordering a payment card, opening a savings account, time deposits, purchase of bonds, getting loan products, safe deposit box renting or brokerage account opening, ordering a card under the payroll project, the respective account opening fees will not be applied.

⁶ Fee charged only for the first AMD account.

| | | | |
|--|----------------------------------|------|------|
| 5. Minimum account balance ⁷ | N/a | N/a | N/a |
| 6. Account management ⁸ | | | |
| 6.1. If during a calendar half-year the average cash flows on the client's bank accounts are at least AMD 150,000, or the average daily balance on the accounts is above AMD 50,000 | Free | Free | Free |
| 6.2. If during a calendar half-year the average cash flows on client's bank accounts are less than AMD 150,000, or the average daily balance on the accounts is less than AMD 50,000 | AMD 1,000 per calendar half-year | Free | Free |
| 7. Distance banking ⁹ | | | |
| 7.1. Via Internet/Mobile Banking | | | |
| 7.1.1. Activation of Internet/Mobile Banking | | | |
| 7.1.1.1. Provision of a token/replacement of the token with the same type token | AMD 5,000 lump sum fee | Free | Free |
| 7.1.1.2. Provision of Ameria Token app code / replacement of the token with the same type token | AMD 1,000 lump sum | Free | Free |
| 7.2. Provision of MyAmeria app | AMD 1,000 lump sum | Free | Free |
| 7.3. Recovery of Internet/Mobile Banking, MyAmeria password at the Bank branch premises | AMD 1,000, VAT included | Free | Free |

⁷ 0% annual interest on credit balance.

⁸ The turnover of any bank account of the client (including card accounts) applies to all other accounts (this provision is applicable only in terms of charging the commissions). If the client has an active card only linked to a card account, no commission is charged. If the account is linked to a closed card, the commission is chargeable in accordance with the tariffs. Commissions are charged within two weeks following each calendar half-year. If there was no activity on the account during the most recent 12 months, the account will be restricted for debiting within two weeks following each calendar quarter.

If there was no activity on the account during the most recent 12 months and the account balance is zero, the account will be closed within two weeks following each calendar half-year. This does not apply to the accounts that are required in the scope of other services provided to the client by the Bank.

Account maintenance fee shall not be charged (i) from the clients having only brokerage accounts and/or (ii) if a bank account has been opened and is maintained for provision of the safe deposit box service.

⁹ The Bank defines currency exchange rates every business day. Such rates remain effective during open hours of the Bank. The Bank is entitled to reject conversion applications received by distance banking systems on non-open hours (before 09.30 a.m. and after 5:00 p.m.) and non-business days (including Saturdays).

| | | | |
|--|---|---|------|
| 7.4. Phone banking ¹⁰ | AMD 5,000 lump sum | AMD 5,000 lump sum | Free |
| 8. Provision of statements, information and copies of documents | | | |
| 8.1. Provision of up to 1 year-old account statements, copies of account statements or other documents kept in electronic form | Free | Free | Free |
| 8.2. Provision of more than 1 year-old account statements, copies of account statements or other documents kept in electronic form ¹¹ | AMD 5,000 per annual statement per account and each electronically stored document, VAT included | AMD 5,000 per annual statement per account and each electronically stored document, VAT included | Free |
| 8.3. Provision of more than 1 year-old account statement or other electronic document, by emailing to the customer without a stamp ⁸ | AMD 3,000, per annual statement per account and each electronically stored document, VAT included | AMD 3,000, per annual statement per account and each electronically stored document, VAT included | Free |
| 8.4. Provision of references | | | |
| 8.4.1. To holders of 3 and more months old accounts | AMD 3,000, VAT included | AMD 3,000, VAT included | Free |
| 8.4.2. To holders of less than 3 months old accounts | AMD 5,000, VAT included | AMD 5,000, VAT included | Free |
| 8.4.3. If ordered online by Internet/ Mobile Banking/on the Bank's website ¹² | AMD 1,000, VAT included | Free | Free |

¹⁰ The following services subject to the limits specified below may be performed via phone banking:

| N | Operation | Limit per transaction (AMD or foreign currency equivalent, in which case the limit is determined at the CBA exchange rate) |
|-----|---|--|
| 1 | Getting voice information about accounts | N/A |
| 2 | Setting (agreeing) transaction value and currency for FX transactions | N/A |
| 3 | Transfers between client's accounts with Ameriabank | Up to AMD 10,000,000 |
| 4 | Transfers between the client's and other parties' accounts with Ameriabank | Up to AMD 10,000,000 |
| 5 | Non-cash FX transactions | Up to AMD 10,000,000 |
| 6 | Transfers to other Armenian banks if the client has previously made the same transfer with the same banking details | Up to AMD 5,000,000 |
| 6.1 | Transfers to other Armenian banks if the client makes the transfer for the first time | Up to AMD 3,000,000 |
| 7 | International transfers | Max AMD 2,000,000 daily |
| 8 | Utility payments | Up to AMD 1,000,000 |
| 9 | Fast money transfers | N/a |

¹¹ The fee is not charged for provision of home loan statements (i.e. loans for purchase/renovation/construction of residential real estate).

| | | | |
|---|---------------------------------|---------------------------------|---------------------------------|
| 8.5. Account statement delivery | | | |
| 8.5.1. By electronic means | Free | Free | Free |
| 8.5.2. By post within Armenia ¹³ | AMD 1,000 monthly, VAT included | AMD 1,000 monthly, VAT included | AMD 1,000 monthly, VAT included |
| 8.5.3. By post outside Armenia ¹⁴ | As per postal service bills | As per postal service bills | As per postal service bills |
| 8.6. Change of the manner of delivery of statements and other required notices | | | |
| 8.6.1. Once a year | Free | Free | Free |
| 8.6.2. Twice a year and more often | | | |
| 8.6.2.1. If the instruction is submitted on the Bank premises or via Internet Banking | Free | Free | Free |
| 8.6.2.2. If the instruction is submitted via other means satisfactory to the Bank | AMD 5,000, VAT included | AMD 5,000, VAT included | AMD 5,000, VAT included |
| 9. Direct debit for utility bills | Free | Free | Free |
| 10. Execution of the client's standing orders ¹⁵ | Free | Free | Free |
| 11. Provision of power of attorney by individuals (clients) (In the presence of the grantor or via Internet/Mobile Banking) | AMD 3,000, VAT included | AMD 3,000, VAT included | Free |
| 12. Cash transactions by non-account holders, unless other fee is chargeable for such transaction under these tariffs ¹⁶ | | | |
| 12.1. At Yerevan-based branches | AMD 1,000 | N/A | N/A |
| 12.2. At branches outside Yerevan | AMD 500 | N/A | N/A |
| 13. Review of non-account holder's application for banking services (unless other fee is chargeable for such application under these tariffs) | AMD 1,000 | N/A | N/A |
| 14. Client identification via videocall ¹⁷ | AMD 5,000, VAT included | AMD 5,000, VAT included | AMD 5,000, VAT included |

¹² The requests for references should be submitted at least one banking day in advance.

¹³ The fee is charged for the month when the statement was received, until the last business day of the month following such month.

¹⁴ The delivery is provided by regular mail.

¹⁵ Standing payment orders should contain the exact date of the transaction, currency, amount, beneficiary's name/account number.

¹⁶ The fee is not applied in case of currency exchange transactions unless another fee is stipulated under these Tariffs for the given currency.

¹⁷ Identification via videocall is possible when such option is acceptable for the Bank for the provision of a particular service. The fee is not charged if the client is identified via vide call during account opening via telecommunication.

3. CASH TRANSACTIONS¹⁸

| Item | Standard | Persona | Premium/ Partner |
|---|---|---|---|
| 1. Client account crediting in cash | | | |
| 1.1. AMD | | | |
| 1.1.1. To accounts of payment and settlement organizations | 0.3%, minimum AMD 5,000 | 0.3%, minimum AMD 5,000 | 0.3%, minimum AMD 5,000 |
| 1.1.2. To other customers | | | |
| 1.1.2.1. ≤400,000 AMD ¹⁹ | AMD 500 | AMD 500 | Free |
| 1.1.2.2. >400,000 AMD | Free | Free | Free |
| 1.2. USD, EUR ²⁰ | Free | Free | Free |
| 1.3. RUB, GBP, CHF and other foreign currencies ²¹ | According to the rates prevailing in the Bank on that day (information about the rates is published on the bank's official website) | According to the rates prevailing in the Bank on that day (information about the rates is published on the bank's official website) | Free if the daily amount is up to and including 1,000,000 RUB, 10,000 GBP, CHF and other foreign currency. If the amount is above such limit, the rates prevailing in the Bank on that day will apply to the amount in excess of such limit |

¹⁸ The rate specified in clause 1.3 is applicable if customers, whether account holders or not, make any cash transaction in the currencies specified in that clause (other than currency exchange transactions).

The rate specified in clause 2.2.3 is applicable

- in case of provision of cash foreign currency other than RUB to non-account holders (other than currency exchange transactions).
- in case of provision of cash foreign currency other than RUB to account holders and non-account holders via Unistream

¹⁹ No commission for cash deposit in the following cases:

- ✓ Account top-up to pay commissions
- ✓ Account top-up along with other transactions handled by the teller (including payments to government and/or local authorities of Armenia, including notary offices, service agencies of state committee of real estate cadaster and other government bodies)

²⁰ 2% fee shall be applied for depositing EUR 500 notes into the account. EUR 500 notes are accepted only at the head office.

²¹ Depositing cash as a time deposit is free of charge. If the deposit is terminated early within the first 30 days after the deposit start date, a fee will be charged at the rate applicable to cash deposits as of that date.

| | | | |
|--|---|---|---|
| 2. Cash withdrawal²² | | | |
| 2.1. From funds credited to client's account in cash | Free | Free | Free |
| 2.2. From funds credited to client's account via wire transfer ²³ | | | |
| 2.2.1. AMD | | | |
| 2.2.1.1. At Yerevan-based branches | 0.2%, minimum AMD 500 | 0.2%, minimum AMD 500 | Free |
| 2.2.1.2. At branches outside Yerevan | 0.1%, minimum AMD 200 | 0.1%, minimum AMD 200 | Free |
| 2.2.2. RUB | 0.3%, minimum AMD 1,000 | 0.2%, minimum AMD 1,000 | 0.2%, minimum AMD 1,000 |
| 2.2.3. Other foreign currencies | According to the rates prevailing in the Bank on that day (information about the rates is published on the bank's official website) | According to the rates prevailing in the Bank on that day (information about the rates is published on the bank's official website) | According to the rates prevailing in the Bank on that day (information about the rates is published on the Bank's official website) |

²² Cash is provided as follows below:

| Office | Cash withdrawal without filing an application in advance | Cash withdrawal based on the application filed in advance | | |
|---|---|--|--|---|
| | Amount requested (to be provided during the same operational day when the application was filed) | Amount requested | Timing for provision of cash if the application was filed before 1:00 p.m. | Timing for provision of cash if the application was filed after 1:00 p.m. |
| Kamar Branch/ Head Office | Up to AMD 30 million, USD 50,000, EUR 30,000 or AMD 1 million equivalent in another currency (in case of other currencies) | Over AMD 30 million, USD 50,000, EUR 30,000, or AMD 1 million equivalent in another currency (in case of other currencies) | Up to 3 operational days | Up to 4 operational days |
| Yerevan-based branches (other than Kamar Branch) | Up to AMD 20 million, USD 25,000, EUR 15,000 or AMD 1 million equivalent in another currency (in case of other currencies) | Over AMD 20 million, USD 25,000, EUR 15,000 or AMD 1 million equivalent in another currency (in case of other currencies) | Up to 3 operational days | Up to 4 operational days |
| Branches outside Yerevan | Up to AMD 10 million, USD 10,000, EUR 10,000 or AMD 1 million equivalent in another currency (in case of other currencies) | Over AMD 10 million, USD 10,000, EUR 10,000 or AMD 1 million equivalent in another currency (in case of other currencies) | Up to 5 operational days | |

If after cash withdrawal the client closes his all accounts with the Bank, and the total account balance is less than the required minimum cash withdrawal fee, no cash withdrawal fee shall be charged.

²³ No commission is charged for cash withdrawal under the following products/services:

- ✓ Amounts generated from deposits with a term of 91 days and more, as well as deposits with a term of 31 days that have been extended for 3 consecutive times (except for deposit agreements terminated before the due date on the depositor's initiative)
- ✓ Amounts on the deposits with early termination option if such deposits are withdrawn before the contractual due date at least 91 days after the deposit origination
- ✓ Amounts withdrawn from the deposits with partial withdrawal option, if such amounts are within the limit envisaged under the deposit terms
- ✓ Amounts of the bonds if such bonds have been held until maturity
- ✓ Interest paid on the deposits, savings accounts and bond coupons

This commission is also applicable to loans provided by the bank and credited to the clients' account, unless otherwise envisaged by the terms of the given loan facility.

| | | | |
|--|---|-----------------------------------|-----------------------------------|
| 2.3. Cash withdrawal through cashing centers of Ameriabank (POS terminal) with cards issued by other banks | 2%, minimum AMD 2,000 | 2%, minimum AMD 2,000 | 2%, minimum AMD 1,500 |
| 2.4. Cash withdrawal by non-account holders | According to the rates prevailing in the Bank on that day (information about the rates is published on the Bank's official website) | N/A | N/A |
| 2.5. Delivery of cash from transfers within Ameriabank accounts to non-account holders | | | |
| 2.5.1. In AMD | 0.3%, minimum AMD 1,000 | N/A | N/A |
| 2.5.2. In other currencies | According to the rates prevailing in the Bank on that day (information about the rates is published on the Bank's official website) | N/A | N/A |
| 3. Acceptance and exchange of AMD notes and coins for non-account holders | | | |
| 3.1. Up to and including 50 pcs per each monetary unit | Free | N/A | N/A |
| 3.2. Over 50 pcs per each monetary unit (applicable to the pcs in excess of 50) | AMD 10 per piece, minimum AMD 1,000, maximum AMD 10,000 | N/A | N/A |
| 4. Exchange of EUR 500 notes for other notes or another currency²⁴ | 2% | 2% | 2% |
| 5. Exchange of foreign currency banknotes of non-account holder customers | 1% of the amount, minimum AMD 500 | N/A | N/A |
| 6. Exchange of foreign currency coins | | | |
| 6.1. EUR (1 euro and coins with higher nominal value are accepted) | 20% of the amount to be exchanged | 20% of the amount to be exchanged | 20% of the amount to be exchanged |
| 6.2. USD and other foreign currency coins | N/a | N/a | N/a |
| 7. Exchange of worn-out banknotes | | | |
| 7.1. AMD | Free | Free | Free |
| 7.2. USD, EUR | 3% | 3% | 1% |
| 7.3. RUB | 2% | 2% | 1% |
| 7.4. GBP, CHF, CAD, AUD | 5% | 5% | 5% |
| 8. Authentication and packaging of banknotes (AMD, USD, EUR, GBP, RUB and CHF) | 0.1% of the amount (min AMD 500) | 0.1% of the amount (min AMD 500) | Free |
| 9. Utility payments by account holders (at the counter)²⁵ | Free | Free | Free |

²⁴ EUR 500 notes are accepted only at the head office.

²⁵ For non-account holders this service is available only at payment terminals.

| | | | |
|--|---|---|--|
| 10. Cash in Transit (collection) services | | | |
| 10.1.Up to AMD 5 mln or its equivalent in other currency | N/A | N/A | Fee specified in point 2 + AMD 10,000 |
| 10.2.AMD 5 mln or its equivalent in other currency | N/A | N/A | Fee specified in point 2 + 0.1% + actual costs of CIT services |
| 11. Cash currency conversion via Ameriabank ATMs²⁶ | AMD 1-99 ²⁷ or AMD 1-999 ²⁸ | AMD 1-99 ²⁷ or AMD 1-999 ²⁸ | AMD 1-99 ²⁷ or AMD 1-999 ²⁸ |

4. TRANSFERS²⁹

| Item | Standard | Persona | Premium/ Partner |
|--|-------------------------|-------------------------|-------------------------|
| 1. Remittances in AMD | | | |
| 1.1. To accounts of payment and settlement organizations | 0.3%, minimum AMD 5,000 | 0.3%, minimum AMD 5,000 | 0.3%, minimum AMD 5,000 |
| 1.2. Other transfers | | | |
| 1.2.1. Within Ameriabank accounts | Free | Free | Free |
| 1.2.2. To Armenian banks³⁰ | | | |
| 1.2.2.1.For account holders | Free | Free | Free |
| 1.2.2.1.1. If the payment order is submitted via MyAmeria app | Free | Free | Free |

²⁶ US dollars, euros and Russian Rubles may be exchanged into Armenian drams. Maximum amount per transaction is amount equivalent to AMD 399,999. Currency is exchanged at the rates effective at Ameriabank at the time of transaction.

²⁷ If the client has provided a phone number of any Armenia-based mobile phone operator. In this case AMD 1-99 small amounts generated as a result of the transaction shall be charged in full as a fee. If the generated small amount is equal to AMD 100 – 999, the amount will be transferred to the mobile number specified by the client, in full.

²⁸ If the client has provided a phone number of non-Armenia based mobile operator. In this case, AMD 1-999 small amount generated as a result of the transaction shall be charged in full as a fee.

²⁹ The Bank accepts payment orders filed in paper or via distant banking solutions and processes them in accordance with the table below provided that the amount to be transferred is actually available on the client's account.

| | Payment orders filed in paper form | | | | Payment orders filed via Internet Banking or Mobile Banking systems or through phone banking (except transfers within Ameriabank accounts which are performed not later than on the next banking day) | | | |
|---|------------------------------------|------------------|-----------------|------------------|---|------------------|-----------------|------------------|
| | Acceptance | Transfer | Acceptance | Transfer | Acceptance | Transfer | Acceptance | Transfer |
| AMD | Before 1:00 p.m. | Same banking day | After 1:00 p.m. | Next banking day | Before 2:00 p.m. | Same banking day | After 2:00 p.m. | Next banking day |
| USD | Before 3:00 p.m. | Same banking day | After 3:00 p.m. | Next banking day | Before 4:00 p.m. | Same banking day | After 4:00 p.m. | Next banking day |
| Other currency, including paper gold | Before 2:00 p.m. | Same banking day | After 2:00 p.m. | Next banking day | Before 3:00 p.m. | Same banking day | After 3:00 p.m. | Next banking day |

Transfers within Ameriabank accounts, ordered by telephone banking, are executed on the same banking day.

While executing transfers from card accounts the relevant commissions are added to the fees specified in this chapter 4 (see the Terms of Card Issuance and Usage).

³⁰ The Bank shall charge AMD 10,000 for each same-day transfer in the amount of up to AMD 50 million if the payment orders were submitted in paper from 1:00 p.m. to 3:00 p.m. (2:00 p.m. to 3:15 p.m. in case of electronic payment orders). This fee may be also charged for each transfer in the amount above AMD 50 million, if the Bank has a possibility to execute the payment order on the above specified conditions on the same banking day as an exception.

No fee is charged for transfers to the accounts with the CBA.

| | | | |
|--|--|--|--|
| 1.2.2.1.2. If the payment order is submitted via Internet /Mobile Banking | AMD 100 | AMD 100 | AMD 100 |
| 1.2.2.1.3. If the payment order is submitted at the Bank's Yerevan-based branches or via phone banking service | AMD 200 | AMD 200 | AMD 200 |
| 1.2.2.1.4. If the payment order is submitted at the Bank's regional branches | AMD 100 | AMD 100 | AMD 100 |
| 1.2.2.2. For non-account holders at Yerevan-based branches | 0.1%, minimum AMD 1,000 | N/A | N/A |
| 1.2.2.3. For non-account holders at branches outside Yerevan | 0.1%, minimum AMD 500 | N/A | N/A |
| 2. Remittances in foreign currency³¹ | | | |
| 2.1 Within Ameriabank accounts | Free | Free | Free |
| 2.2 To Armenian banks | | | |
| 2.2.1. In USD, EUR ³² | 0.1%, minimum AMD 5,000, maximum AMD 12,000 | 0.1%, minimum AMD 5,000, maximum AMD 12,000 | 0.1%, minimum AMD 5,000, maximum AMD 12,000 |
| 2.3. To foreign banks | | | |
| 2.3.1. In RUB | | | |
| 2.3.1.1. Correspondent and intermediary bank costs chargeable to the transfer amount | | | |
| 2.3.1.1.1. If the payment order is submitted in paper form or via phone banking | 0.15%, minimum AMD 6,000, maximum AMD 25,000 | 0.15%, minimum AMD 6,000, maximum AMD 25,000 | 0.15%, minimum AMD 6,000, maximum AMD 25,000 |
| 2.3.1.1.2. If the payment order is submitted online via Internet/ Mobile Banking | 0.1%, minimum AMD 3,000, maximum AMD 20,000 | 0.1%, minimum AMD 3,000, maximum AMD 20,000 | 0.1%, minimum AMD 3,000, maximum AMD 20,000 |
| 2.3.1.2. Correspondent and intermediary bank costs borne by Ameriabank | | | |
| 2.3.1.2.1. If the payment order is submitted in paper form or via phone banking | 0.2%, minimum AMD 10,000, maximum AMD 40,000 | 0.2%, minimum AMD 10,000, maximum AMD 40,000 | 0.2%, minimum AMD 10,000, maximum AMD 40,000 |
| 2.3.1.2.2. If the payment order is submitted online via Internet / Mobile Banking system | 0.15%, minimum AMD 5,000 maximum AMD 30,000 | 0.15%, minimum AMD 5,000 maximum AMD 30,000 | 0.15%, minimum AMD 5,000 maximum AMD 30,000 |
| 2.3.2. In USD | | | |

³¹ If the transferred amount totals USD 3 million or more or its equivalent in other currency, the transfers are executed only in accordance with points 2.3.1.2, 2.3.2.2, 2.3.3.2 and 2.3.4.2 subject to commission of AMD 1 million. Transfers to Syrian, Cuban banks and branch offices are charged as described in points 2.3.2.1, 2.3.3.1, and 2.3.4.1.

Transfers to Russia and the Republic of Belarus are not available in foreign currency other than Russian Rubles.

³² No fee is charged for transfers to the accounts with the CBA.

| | | | |
|---|--|--|--|
| 2.3.2.1. Correspondent and intermediary bank costs chargeable to the transfer amount | | | |
| 2.3.2.1.1. If the payment order is submitted in paper form or via phone banking | 0.2%, minimum AMD 10,000 maximum AMD 25,000 | 0.2%, minimum AMD 10,000 maximum AMD 25,000 | 0.2%, minimum AMD 10,000 maximum AMD 25,000 |
| 2.3.2.1.2. If the payment order is submitted online via Internet/ Mobile Banking system | 0.15%, minimum AMD 7,000 maximum AMD 20,000 | 0.15%, minimum AMD 7,000 maximum AMD 20,000 | 0.15%, minimum AMD 7,000 maximum AMD 20,000 |
| 2.3.2.2. Costs of correspondent banks borne by Ameriabank, costs of intermediary banks, if any, charged to the amount of remittance | | | |
| 2.3.2.2.1. If the payment order is submitted in paper form or via phone banking | 0.25%, minimum AMD 15,000, maximum AMD 75,000 | 0.25%, minimum AMD 15,000, maximum AMD 75,000 | 0.25%, minimum AMD 15,000, maximum AMD 75,000 |
| 2.3.2.2.2. If the payment order is submitted online via Internet / Mobile Banking system | 0.2%, minimum AMD 10,000, maximum AMD 65,000 | 0.2%, minimum AMD 10,000, maximum AMD 65,000 | 0.2%, minimum AMD 10,000, maximum AMD 65,000 |
| 2.3.2.3. Costs of all correspondent and intermediary banks are borne by the bank | Commission specified in point 2.5.2 + AMD 10,000 | Commission specified in point 2.5.2 + AMD 10,000 | Commission specified in point 2.5.2 + AMD 10,000 |
| 2.3.3. In EUR | | | |
| 2.3.3.1. Correspondent and intermediary bank costs chargeable to the transfer amount | | | |
| 2.3.3.1.1. If the payment order is submitted in paper form or via phone banking | 0.2%, minimum AMD 10,000 maximum AMD 25,000 | 0.2%, minimum AMD 10,000 maximum AMD 25,000 | 0.2%, minimum AMD 10,000 maximum AMD 25,000 |
| 2.3.3.1.2. If the payment order is submitted online via Internet / Mobile Banking system | 0.15%, minimum AMD 7,000 maximum AMD 20,000 | 0.15%, minimum AMD 7,000 maximum AMD 20,000 | 0.15%, minimum AMD 7,000 maximum AMD 20,000 |
| 2.3.3.2. Costs of correspondent banks borne by Ameriabank, costs of intermediary banks, if any, charged to the amount of remittance | | | |
| 2.3.3.2.1. If the payment order is submitted in paper form or via phone banking | 0.25%, minimum AMD 20,000, maximum AMD 75,000 | 0.25%, minimum AMD 20,000, maximum AMD 75,000 | 0.25%, minimum AMD 20,000, maximum AMD 75,000 |
| 2.3.3.2.2. If the payment order is submitted online via Internet / Mobile Banking system | 0.2%, minimum AMD 15,000, maximum AMD 65,000 | 0.2%, minimum AMD 15,000, maximum AMD 65,000 | 0.2%, minimum AMD 15,000, maximum AMD 65,000 |
| 2.3.4. In other foreign currencies quoted by the Bank | | | |

| | | | |
|---|--|--|--|
| 2.3.4.1. Costs of all correspondent and intermediary banks are charged to the amount of remittance. | | | |
| 2.3.4.1.1. If the payment order is submitted in paper form or via phone banking | 0.2%, minimum AMD 10,000, maximum AMD 25,000 | 0.2%, minimum AMD 10,000, maximum AMD 25,000 | 0.2%, minimum AMD 10,000, maximum AMD 25,000 |
| 2.3.4.1.2. If the payment order is submitted online via Internet/ Mobile Banking system | 0.15%, minimum AMD 7,000 maximum AMD 20,000 | 0.15%, minimum AMD 7,000 maximum AMD 20,000 | 0.15%, minimum AMD 7,000 maximum AMD 20,000 |
| 2.3.4.2. Costs of all intermediary correspondent banks are borne by the bank. | | | |
| 2.3.4.2.1. If the payment order is filed in paper form or via phone banking | 0.25%, minimum AMD 25,000, maximum AMD 75,000 | 0.25%, minimum AMD 25,000, maximum AMD 75,000 | 0.25%, minimum AMD 25,000, maximum AMD 75,000 |
| 2.3.4.2.2. If the payment order is filed online via Internet/ Mobile Banking system | 0.2%, minimum AMD 20,000, maximum AMD 65,000 | 0.2%, minimum AMD 20,000, maximum AMD 65,000 | 0.2%, minimum AMD 20,000, maximum AMD 65,000 |
| 2.3.5. Transfer of amount in currency not quoted by the bank ³³ | 0.3%, minimum AMD 50,000, maximum AMD 100,000 | 0.3%, minimum AMD 50,000, maximum AMD 100,000 | 0.3%, minimum AMD 50,000, maximum AMD 100,000 |
| 2.4. For non-account holders | | | |
| 2.4.1. In RUB | Commission specified in point 2.4 + AMD 10,000 | N/A | N/A |
| 2.4.2. In USD, EUR and other foreign currencies quoted by the Bank ³⁴ | AMD 50,000 | N/A | N/A |
| 2.5. Return of unknown payments in foreign currency received via SWIFT ³⁵ | USD 30/ EUR 30 or equivalent in another currency | USD 30/ EUR 30 or equivalent in another currency | USD 30/ EUR 30 or equivalent in another currency |
| 3. Transfers in paper gold (999.9) | | | |
| 3.1 Within bank accounts | Free | Free | Free |
| 3.2 To Armenian and foreign banks | AMD 20,000 (per each debit or credit) | AMD 20,000 (per each debit or credit) | AMD 15,000 (per each debit or credit) |

³³ The transfer is executed in USD and the amount is credited to the recipient's account in the currency indicated by the client.

³⁴ Transfers in USD, EUR and other foreign currencies for non-account holders are performed by "Costs of all correspondent and intermediary banks are charged to the amount of remittance" option.

³⁵ The fee is charged from the amount returned if debiting of incorrect, inaccurate amount or the amount provided for under the Terms was prevented.

| | | | | |
|----|--|--|--|--|
| 4. | Transfer of money to Ameriabank's client accounts/cards from ARCA, VISA or MasterCard cards via the Bank's website ³⁶ | 2% or 1% if the amount is transferred to the accounts specified in loan agreements (other than card accounts) | 2% or 1% if the amount is transferred to the accounts specified in loan agreements (other than card accounts) | 2% or 1% if the amount is transferred to the accounts specified in loan agreements (other than card accounts) |
| 5. | Transfer of money via Internet/Mobile Banking, MyAmeria app from the bank account, based on the card number ³⁷ | In case of transfer from non-card accounts: 0.3% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees | In case of transfer from non-card accounts: 0.3% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees | In case of transfer from non-card accounts: 0.3% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees |
| 6. | Ameriastream transfers ³⁸ | | | |
| | 6.1. If performed via Internet/Mobile Banking system from a bank account | In case of transfer from non-card accounts: 1% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees | In case of transfer from non-card accounts: 1% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees | In case of transfer from non-card accounts: 1% In case of transfer from card accounts: in accordance with Ameriabank CJSC Card Rates and Fees |
| | 6.2. If performed through the Bank site (web version) | 2% | 2% | 2% |
| 7. | Cancellation and amendment of payment order/utility payment data based on the client's written request ³⁹ | | | |
| | 7.1. AMD | AMD 1,000, VAT included | AMD 1,000, VAT included | AMD 1,000, VAT included |
| | 7.2. Foreign currency ⁴⁰ | AMD 25,000, VAT included | AMD 25,000, VAT included | AMD 25,000, VAT included |
| 8. | Cancellation and amendment of payment order/utility payment data based on the | | | |

³⁶ No more than 3 transfers a day to one and the same account are allowed. Limit per transaction is as specified below:

| Currency | Amount |
|----------|---------|
| AMD | 500,000 |
| USD | 1,000 |
| EUR | 1,000 |
| RUB | 50,000 |

³⁷ The amount will be instantly activated on the beneficiary's card. In case of Ameriabank cards, the amount will be activated on the account on the next business day, while in case of the cards issued by other banks, activation on the account shall be subject to the terms and conditions of the issuing bank.

³⁸ Maximum amount per transfer via Ameriastream is AMD 200,000, minimum amount per transfer is AMD 1,000. The amount should be multiple of 1,000. The maximum amount of cash withdrawal within 24 hours is AMD 200,000 if the amount to be received comes from Ameriastream transfers made with specification of the same phone number in the transfer application(s).

³⁹ Fees are not charged, if at the time of cancellation request the amount has not been debited yet.

⁴⁰ In addition to the specified tariff, third party's expenses are also chargeable to the client.

| | | | |
|--|-----------------------------|-----------------------------|-----------------------------|
| client's request processed by Internet/ Mobile Banking ⁴¹ | | | |
| 8.1. In case of payments in AMD | AMD 500, VAT included | AMD 500, VAT included | AMD 500, VAT included |
| 8.2. In case of payments in RUB ⁴⁰ | AMD 10,000, VAT included | AMD 10,000, VAT included | AMD 10,000, VAT included |
| 8.3. In case of payments in other currencies ⁴⁰ | AMD 25,000, VAT included | AMD 25,000, VAT included | AMD 25,000, VAT included |
| 9. Return of the client's payment order by the correspondent bank due to wrong or inaccurate data provided by client (including where recipient's account has been closed) | | | |
| 9.1. In case of payment orders in AMD | Free | Free | Free |
| 9.2. In case of payment orders in RUB ⁴⁰ | AMD 25,000, VAT included | AMD 25,000, VAT included | AMD 25,000, VAT included |
| 9.2.1. If the payment order was submitted via Internet Banking or Mobile-Banking systems ⁴² | AMD 10,000, VAT included | AMD 10,000, VAT included | AMD 10,000, VAT included |
| 9.3. In case of payment orders in other currencies ⁴⁰ | AMD 25,000, VAT included | AMD 25,000, VAT included | AMD 25,000, VAT included |
| 10. Crediting foreign currency to account in non-cash form | Free | Free | Free |

5. OPENING AND MANAGEMENT OF ESCROW ACCOUNTS

| Item | Standard/Persona/Premium/Partner |
|-----------------------------------|---|
| 1. Account opening and management | For transactions within 500 million AMD or foreign currency equivalent: front-end fee of 0.3% of escrow amount, minimum AMD 50,000 maximum AMD 1,000,000 For transactions exceeding 500 million AMD or foreign currency equivalent: contractual, minimum AMD 1,000,000 |
| 2. Amendments to escrow agreement | AMD 25,000 for each supplementary agreement |
| 3. Account closing | Free |
| 4. Cash withdrawal | In accordance with Section 3, "Cash Transactions" |
| 5. Transfer | In accordance with Section 4, "Transfers" |

⁴¹ Fees are not charged, if the amount has not left the bank yet.

6. INDIVIDUAL SAFE DEPOSIT BOXES AND SAFEKEEPING OF VALUABLES

1 Rent of Individual Safe Deposit Boxes

(AMD, VAT included)

| Sizes of individual safe deposit boxes | | | Fees | | | |
|--|-----------------------|--|---------|----------|----------|---------|
| | <u>Komitas Branch</u> | <u>Sayat-Nova, Kamar and Ejiatsin Branches</u> | 1 month | 3 months | 6 months | 1 year |
| Small | 250mm*350mm*90mm | 300mm*100mm*460mm | 15,000 | 20,000 | 30,000 | 35,000 |
| Medium | 250mm*350mm*190mm | 300mm*200mm*460mm | 20,000 | 30,000 | 40,000 | 60,000 |
| Large | 250mm*350mm*290mm | 600mm*200mm*460mm | 25,000 | 40,000 | 50,000 | 80,000 |
| Extra large | - | 600mm*900mm*460mm | 50,000 | 80,000 | 100,000 | 160,000 |

The Client shall pay a fee equal to 40,000 Armenian drams (VAT included) for the change of the safe deposit box lock and provision of a new key. **For Persona/Premium/Partner clients, the terms and conditions of customized packages shall apply.**

2. Safekeeping of Valuables⁴²

(AMD, VAT included)

| Weight | Fees | | | |
|--------------|---------|----------|----------|--------|
| | 1 month | 3 months | 6 months | 1 year |
| Up to 1 kg | 5,000 | 15,000 | 20,000 | 30,000 |
| 1 kg or more | 10,000 | 30,000 | 40,000 | 50,000 |

7. SALE OF STANDARD GOLD BARS

Gold bars are available in a range of sizes: 1 ounce, 5g, 10g, 20g, 50g, 100g and 1000g. Gold bars come with a quality certificate.

Gold is quoted depending on its size. The rates are published at the Bank's website www.ameribank.am.

| | |
|--|--|
| 1. Standard gold bar without packaging | Gold cash rate for the particular size of gold bar |
| 2. Standard gold bar with packaging | Gold cash rate for the particular size of gold bar + AMD 3,000, VAT included |

8. GUARANTEES

| Guarantees issued in favor of American Express | Premium/Partner |
|--|---|
| 1. With cash collateral | 1% (charged upfront at the moment of issuance), maximum AMD 180,000 |
| 2. Secured by other collateral | 1.5% (charged upfront at the moment of issuance), maximum AMD 250,000 |
| 3. Without collateral | 3% lump sum |

⁴² Applicable to pledged items of gold after complete repayment of loan, if the client does not request the values back within 10 banking days.