

# Information Guide to Express Money Transfer Systems for Individuals

Effective date: June 10, 2020  
Terms and conditions specified in the Guide  
may have been changed.  
For more information, please call  
+ 37410 56 11 11  
Email: [office@ameriabank.am](mailto:office@ameriabank.am)  
[www.ameriabank.am](http://www.ameriabank.am)

*Ameriabank is supervised by the Central Bank of Armenia.*

Here you can find detailed information on express money transfer systems available at Ameriabank CJSC. The information is also available at the bank's website [www.ameriabank.am](http://www.ameriabank.am).

If you receive the money in a foreign country you might be subject to restrictions of that country and/or policies of the receiving bank (e.g. max amount and/or currency).

## How express money transfers work

To send money you should:

- Submit your ID<sup>1</sup>
- Pay the transfer amount and the commission fee
- Sign the form/slip

The system generates a unique reference number for each transfer, which the sender should communicate to the recipient.

To collect the transfer, the recipient should specify, among other things, the reference number.

To pick up a money transfer you should:

- Submit your ID<sup>2</sup>
- Specify the unique reference number of transfer
- Sign the form/slip
- Provide other details, if required by the rules of the transfer system (such as amount and currency of transfer)

You will get a receipt for the transaction. Copies of receipt are provided as per the tariffs below.

• Provision of up to 1 year-old account statements, copies of account statements or other documents kept in electronic form	Free
• Provision of more than 1 year-old account statements or copies of account statements or provision of other documents kept in electronic form	AMD 5,000 per annual statement per account, VAT included
• Provision of more than 1 year-old account statement or other electronic document, by emailing to the customer without stamp	AMD 3,000, per annual statement per account, VAT included
Provision of references	
• To holders of 3 and more months old accounts	AMD 3,000, VAT included
• To holders of less than 3-month old accounts	AMD 5,000, VAT included
• If ordered via Internet/Mobile Banking or Ameriabank website	AMD 1,000, VAT included

Transfers and payouts are available in US dollars, euros and Russian rubles. Transfers through Unistream are available also in Armenian drams.

<sup>1</sup> [As per the decree of the Government of the Republic of Armenia № 767 as of December 22, 1999](#)

<sup>2</sup> [As per the decree of the Government of the Republic of Armenia № 767 as of December 22, 1999](#)

Commission is payable by the sender in AMD. If the amount should be exchanged, it is exchange at the CBA exchange rate effective on the day of money transfer. No extra fees are charged from the recipient for transfer. If you do not have an account with Ameriabank, the **Standard Tariffs for Individuals<sup>3</sup>** shall apply to you.

#### Cancellation

- If you wish to cancel a transfer, you should fill in a cancellation form. You may recall a transfer only if the money has not yet been paid out to the recipient. Commission fees are not refunded unless otherwise envisaged under the rules of that transfer system.
- The amount will be refunded after it is received from the intermediary bank which normally takes 3-4 banking days but is subject in any case to settlement terms with intermediary bank.

If you wish to modify the transfer after it has been sent, and the money has not been picked up by the recipient yet, you should fill in the transfer modification form indicating the data to be edited. The form can be printed out from the software application of the respective money transfer system after filling in the data to be edited. Each money transfer system defines its own rules for editing transfers. Unless otherwise envisaged by the policies of the money transfer system or receiving bank, changes in transfer data are formalized within one banking day after submission of modification instruction by the sender and provided the amount has not been paid to the recipient yet.

If the amount has already been paid to the recipient, it is not refundable and no other changes can be made to the transfer.

The bank accepts the money from the client in the currency specified in the payment instruction. Unless otherwise envisaged under the rules of that payment system, funds can be accepted in Armenian drams at the exchange rate prevailing in the bank on that date.

The bank delivers payments in the currency specified in the payment instruction. Unless otherwise envisaged under the rules of that payment system, payments can be delivered in Armenian drams at the exchange rate prevailing in the bank on that date.

Answers to oral or written complaints and written claims of clients are provided within 10 business days. Depending on the nature of the problem, this term can be extended in which case the bank shall inform the customer in writing not later than on the day of expiry of the initial term. Claims and complaints should be submitted using the approved form for complaints, chargeback and feedback. Written messages in free format are acceptable.

Express money transfers are executed in all branch offices of Ameriabank during operational hours. The list of branches and information on open hours are available on Ameriabank's official website [www.ameriabank.am](http://www.ameriabank.am). For more details please call us at +37410 56 11 11.

## Fast Money Transfer Systems Available at Ameriabank

At Ameriabank, you can use Unistream and MoneyGram fast transfer systems.

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Ameriabank CJSC Standard Tariffs for Individuals [https://ameriabank.am/userfiles/file/Individual\\_Standard\\_Tariffs.pdf](https://ameriabank.am/userfiles/file/Individual_Standard_Tariffs.pdf)

## UNISTREAM

Unistream is an express money transfer system for individuals. It has a wide service chain including over 300,000 agent locations in about 100 countries worldwide (including Russia, other CIS countries, etc.)<sup>4</sup>. Transfers and payouts are available in **Russian rubles, US dollars, euros and Armenian drams**.

The system offers the following options for execution of transfers:

- Address-based (recipient bank name required)
- No address (only country and/or city name required)

Amounts delivered through Unistream are usually available in 10 minutes after the transfer is made. The amount of commission depends on the amount and destination of transfer.

The money will be available for pickup during 180 calendar days. If the recipient does not collect the amount within that period, the money will be paid out only to the sender. After 3 years the amount will no longer be available. To receive a transfer through Unistream you need to submit your passport or other ID, the unique reference number and specify the amount and currency.

**The maximum amount of a single transfer through Unistream in Ameriabank cannot exceed 900,000 rubles or its equivalent in US dollars, Armenian drams and/or euros<sup>5</sup>.**

In case of cancellation, commission is not refundable.

In case of delays or other problems with transfers, please contact the bank or Unistream service center ([www.unistream.ru](http://www.unistream.ru)).

Commission fees for no-address Unistream remittances

Country	Currency sent	Currency delivered	Amount from	Amount up to	Commission fee (% of transfer amount)	Fixed commission, by currency	Min commission
USA	USD	USD	20	20000	3	-	-
Armenia	EUR	EUR	-	15000	0.6	-	-
Armenia	USD	USD	-	20000	0.6	-	-
Armenia	RUB	RUB	-	Maximum transaction limit	0.6	-	-
Armenia	AMD	AMD	-	Maximum transaction limit	0.6	-	-
Belarus	RUB	RUB	-	Maximum transaction limit	1.5	-	-
Belarus	RUB	USD	-	Maximum transaction limit	0	-	-
Belarus	USD	RUB	-	20000	0	-	-
Belarus	EUR	EUR	-	15000	1.5	-	-
Belarus	USD	USD	-	20000	1.5	-	-
Bulgaria	USD	USD	100	400	-	8	-
Bulgaria	USD	USD	400	500	-	10	-
Bulgaria	USD	USD	500	750	-	15	-
Bulgaria	USD	USD	-	100	-	5	-

<sup>4</sup> For more information visit [www.unistream.com](http://www.unistream.com).

<sup>5</sup> Equivalents are calculated at the exchange rate of the Bank of Russia.

Bulgaria	USD	USD	1500	2000	-	40	-
Bulgaria	USD	USD	750	1000	-	20	-
Bulgaria	USD	USD	1000	1500	-	30	-
Bulgaria	USD	USD	6000	7000	-	140	-
Bulgaria	USD	USD	3000	4000	-	80	-
Bulgaria	USD	USD	4000	6000	-	120	-
Bulgaria	USD	USD	2000	3000	-	60	-
Bulgaria	USD	USD	8000	20000	2.5	-	-
Bulgaria	USD	USD	7000	8000	-	160	-
Bulgaria	EUR	EUR	3000	4000	-	80	-
Bulgaria	EUR	EUR	400	500	-	10	-
Bulgaria	EUR	EUR	750	1000	-	20	-
Bulgaria	EUR	EUR	500	750	-	15	-
Bulgaria	EUR	EUR	2000	3000	-	60	-
Bulgaria	EUR	EUR	1500	2000	-	40	-
Bulgaria	EUR	EUR	1000	1500	-	30	-
Bulgaria	EUR	EUR	100	400	-	8	-
Bulgaria	EUR	EUR	-	100	-	5	-
Bulgaria	EUR	EUR	6000	7000	-	140	-
Bulgaria	EUR	EUR	7000	8000	-	160	-
Bulgaria	EUR	EUR	8000	15000	2.5	-	-
Bulgaria	EUR	EUR	4000	6000	-	120	-
United Kingdom	USD	USD	-	20000	0	-	-
United Kingdom	EUR	EUR	-	15000	0	-	-
Vietnam	RUB	RUB	-	Maximum transaction limit	1	-	-
Vietnam	USD	USD	-	20000	1	-	-
Vietnam	EUR	EUR	-	15000	1	-	-
Germany	USD	EUR	-	279.99	-	6	-
Germany	USD	EUR	279.99	20000	0	-	-
Germany	RUB	EUR	-	17499.99	-	350	-
Germany	RUB	EUR	17499.99	Maximum transaction limit	0	-	-
Germany	EUR	EUR		249.99	-	5	-
Germany	EUR	EUR	249.99	15000	2	-	-
Germany	AMD	EUR	-	134999.99	0	2600	-
Germany	AMD	EUR	134999.99	Maximum transaction limit	0	-	-
Greece	USD	EUR	-	20000	0	-	-
Greece	RUB	EUR	-	Maximum transaction limit	0	-	-
Greece	EUR	EUR	-	15000	0.6	-	-
Georgia	EUR	EUR	-	15000	1.5	-	-

Georgia	USD	USD	-	20000	1.5	-	-
Georgia	RUB	RUB	-	Maximum transaction limit	1.5	-	-
Georgia	USD	RUB	-	20000	0	-	-
Georgia	RUB	USD	-	Maximum transaction limit	0	-	-
Israel	EUR	EUR	-	3000	1.5	-	-
Israel	EUR	EUR	3000	10000		35	-
Israel	USD	USD	-	3000	1.5	-	-
Israel	USD	USD	3000	10000	-	35	-
India	EUR	EUR	-	700	-	7	-
India	EUR	EUR	700	15000	1	-	-
India	USD	USD	-	700	-	7	-
India	USD	USD	700	20000	1	-	-
India	RUB	USD	2000	Maximum transaction limit	1	-	-
India	RUB	USD	-	2000	-	200	-
Spain	USD	EUR	-	20000	1	-	5
Spain	USD	USD	-	20000	2.3	-	-
Spain	EUR	EUR	-	15000	2	-	5
Spain	EUR	EUR	-	15000	2.3	-	-
Spain	RUB	EUR	-	Maximum transaction limit	1	-	70
Italy	EUR	EUR	-	15000	2.5	-	5
Italy	RUB	EUR	-	12999.99	-	200	-
Italy	RUB	EUR	12999.99	Maximum transaction limit	0	-	-
Italy	USD	EUR	199.99	20000	0	-	-
Italy	USD	EUR	-	199.99	-	3	-
Italy	AMD	EUR	-	100000	-	1500	-
Italy	AMD	EUR	100000	Maximum transaction limit	0	-	-
Kazakhstan	EUR	EUR	-	15000	1.5	-	-
Kazakhstan	RUB	USD	-	Maximum transaction limit	0	-	-
Kazakhstan	USD	RUB	-	20000	0	-	-
Kazakhstan	USD	USD	-	20000	1.5	-	-
Kazakhstan	RUB	RUB	-	Maximum transaction limit	1.5	-	-
Kyrgyzstan	RUB	USD	-	Maximum transaction limit	0	-	-
Kyrgyzstan	RUB	RUB	-	Maximum transaction limit	1.5	-	-
Kyrgyzstan	EUR	EUR	-	15000	1.5	-	-
Kyrgyzstan	USD	RUB	-	20000	0	-	-
Kyrgyzstan	USD	USD	-	20000	1.5	-	-
Latvia	RUB	RUB	-	Maximum transaction limit	1.5	-	-
Latvia	EUR	EUR	-	15000	1.5	-	-

Latvia	USD	USD	-	20000	1.5	-	-
Lithuania	EUR	EUR	-	10000	1.5	-	-
Lithuania	USD	USD	-	10000	1.5	-	-
Lithuania	RUB	RUB	-	Maximum transaction limit	1.5	-	-
Moldova	USD	RUB	-	20000	0	-	-
Moldova	USD	USD	-	20000	1.5	-	-
Moldova	EUR	EUR	-	15000	1.5	-	-
Moldova	RUB	RUB	-	Maximum transaction limit	1.5	-	-
Moldova	RUB	USD	-	Maximum transaction limit	0	-	-
Mongolia	RUB	RUB	3000	Maximum transaction limit	1.3	-	-
Mongolia	RUB	RUB	-	3000	1.5	-	-
UAE	USD	USD	-	20000	2.3	-	-
UAE	EUR	EUR	-	15000	2.3	-	-
Poland	EUR	EUR	-	15000	2.3	-	10
Poland	USD	USD	-	20000	2.3	-	12
Russia	RUB	USD	-	Maximum transaction limit	0	-	-
Russia	USD	USD	-	20000	1	-	-
Russia	EUR	EUR	-	15000	1	-	-
Russia	RUB	RUB	-	Maximum transaction limit	1	-	-
Russia	USD	RUB	-	20000	0	-	-
Romania	RUB	EUR	-	Maximum transaction limit	0	-	-
Romania	EUR	EUR	-	15000	2	-	-
Romania	RUB	USD	-	Maximum transaction limit	0	-	-
Romania	EUR	USD	-	15000	0	-	-
Romania	USD	EUR	-	20000	0	-	-
Romania	USD		-	20000	2	-	-
Serbia	RUB	EUR	-	Maximum transaction limit	-	-	300
Serbia	EUR	EUR	-	15000	2	-	5
Serbia	AMD	EUR	-	Maximum transaction limit	-	-	2500
Serbia	USD	EUR	-	20000	-	-	5
Tajikistan	EUR	EUR		15000	1.5	-	-
Tajikistan	RUB	RUB	-	Maximum transaction limit	1.5	-	-
Tajikistan	USD	USD	100	400	-	8	-
Tajikistan	USD	USD	-	20000	1.5	-	-
Tajikistan	USD	RUB	-	20000	0	-	-
Tajikistan	RUB	USD	-	Maximum transaction limit	0	-	-
Uzbekistan	RUB	USD	-	Maximum transaction limit	0	-	-
Uzbekistan	USD	USD	-	20000	1.5	-	-
Uzbekistan	EUR	EUR	-	15000	1.5	-	-
Philippines	USD	USD	700	20000	1	-	-
Philippines	USD	USD	-	700	-	7	-

Philippines	EUR	EUR	-	700		7	-
Philippines	EUR	EUR	700	15000	1	-	-
Philippines	RUB	USD	2000	Maximum transaction limit	1	-	-
Philippines	RUB	USD	-	2000	-	200	-
France	EUR	EUR	-	15000	2	-	-
Czech Republic	USD	USD	-	20000	1.5	-	-
Czech Republic	EUR	EUR	-	15000	1.5	-	-
Sri Lanka	RUB	USD	-	2000	-	200	-
Sri Lanka	RUB	USD	2000	Maximum transaction limit	1	-	-
Sri Lanka	EUR	EUR	700	15000	1	-	-
Sri Lanka	EUR	EUR	-	700	-	7	-
Sri Lanka	USD	USD	700	20000	1	-	-
Sri Lanka	USD	USD	-	700	-	7	-

For additional information on Unistream, the country list, address-based transfer tariffs and other information, please, visit **[www.unistream.ru](http://www.unistream.ru)**.

## MoneyGram

MoneyGram express transfer system has over 321,000 agent locations in 198 countries worldwide.

Outgoing transfers are available only in US dollars. Payouts are available both in US dollars and/or euros. Transfers become available for the recipient in 15 minutes. Max amount per transfer is 9999.9 US dollars.

To receive a transfer through MoneyGram you need to submit your passport or other ID and the unique reference number of transfer.

## MoneyGram Fees

Commissions for MoneyGram transfers from Armenia to CIS countries (Belarus, Ukraine, Moldova, Tajikistan, Russia, Uzbekistan, Kazakhstan, Kyrgyzstan, Turkmenistan) and Georgia in US dollars

Amount in USD	Commission in USD
0.01-100.00	2
100.01-200.00	4
200.01-300.00	6
300.01-400.00	8
400.01-500.00	10
500.01-750.00	14
750.01-1000.00	19
1000.01-1500.00	28
1500.01-2000.00	37
2000.01-2500.00	46
2500.01-3000.00	55
3000.01-3500.00	64
3500.01-4000.00	73
4000.01-4500.00	83
4500.01-5000.00	92
5000.01-5500.00	95
5500.01-6000.00	99
6000.01-6500.00	109
6500.01-7000.00	119
7000.01-9999.9	139

Commissions for transfers in US dollars to other countries

Amount in USD	Commission in USD
Up to 100	12
Up to 250	20
Up to 400	24
Up to 600	32
Up to 800	40
Up to 1000	50
Up to 1200	60
Up to 1800	75
Up to 2500	100
Up to 5000	150
Up to 7500	225
Up to 9999.9	300

In case of cancellation, the commission is refundable.

The money will be available for pickup during 90 calendar days. If the recipient does not collect the amount within that period, the transfer will be archived and in order to receive or cancel it you should contact the MoneyGram Contact Center. After 5 years pass from the date of transfer, the amount will no longer be available.

In case of delays or other problems with transfers, please contact the MoneyGram service center ([www.moneygram.com](http://www.moneygram.com)). For more information, please visit **[www.moneygram.com](http://www.moneygram.com)**.