

			10RB PL 72-56/1
			Edition 5
Rates and Fees of AYO Cards With Line of Credit			
<p>1. Debits and credits of AMD-denominated payments are subject to average exchange rate declared by the Central Bank of Armenia and prevailing on FX markets as of that date.</p> <p>2. Currency in card transactions is exchanged at the rates specified in the Rules of Card Issuance and Usage, where VISA exchange rates include Ameriabank’ s fee of 2%.</p> <p>3. All postal and telecommunication expenses, as well as third bank costs are charged additionally.</p> <p>4. The Bank may review the fees and rates from time to time, in which case the Bank shall give notice to clients by ensuring that materials containing information about changes are available within the Bank's premises at all times or by posting the changes to the website of the Bank. Changes become effective on the date specified by the Bank, but in any case not earlier than client notice date.</p> <p>5. All commissions taxable by VAT include VAT.</p>			
N	Fee	AYO VISA Classic	AYO VISA Gold
	Currency	AMD/USD/EUR	AMD/USD/EUR
1	Card issuance	500	2,000
2	Card service	AMD 1,600 monthly/ AMD 18,000 annually	AMD 3,000 monthly/ AMD 32,000 annually
3	Line of credit with grace period	In accordance with the Retail Lending Terms of the Bank	In accordance with the Retail Lending Terms of the Bank
4	Additional card issuance	Free	Free
5	Annual service of additional card	3,000	Free
6	Minimum card account balance	N/A	N/A
7	Annual interest rate for card account balance	0%	0%
8	Provision of card within one banking day <sup>1</sup>	AMD 3,000	AMD 3,000
9	Card re-issuance (in case of card loss, damage, theft, loss of PIN or its disclosure to third parties)	AMD 3,000	AMD 5,000
10	Card re-issuance (upon expiry of validity period or in case of seizure of card by ATMs of other Armenian banks)	Free	Free
11	Quick activation of credit limit (within 1 hour after approval of limit)	AMD 2,000	AMD 2,000
12	Card blocking	Free	Free
13	Card unblocking	Free	Free
14	Keeping the card in international STOP-LIST (for 7 days) <sup>2</sup>	AMD 9,000	AMD 9,000
15	Maximum daily cash withdrawal limit	AMD 1,000,000/ USD 3,000/ EUR 3,000	AMD 2,000,000/ USD 6,000/ EUR 6,000
16	Maximum number of cash withdrawal transactions per day	5	5
17	Cash withdrawal		
	a) from Ameriabank ATMs and encashment centers	3%	3%
	b) from other ATMs and encashment centers	4%	4%
18	Cash deposit into Ameriabank card accounts via Ameriabank's cash deposit machines	Free	Free
19	Cash deposit into Ameriabank card accounts via cash deposit machines of other banks	0.6%	0.6%
20	Cash withdrawal from card account w/o using the card	Fee specified in point 17a. + AMD 2,000	Fee specified in point 17a. + AMD 2,000
21	Non-cash transactions with card	Free	Free

22	Card-to-card transfers (via ATMs and virtual cards)	0.3%	0.3%
23	Transfers from card accounts w/o using the card, including card-to-card transfers (including transfers with currency exchange) at the Bank offices <sup>3</sup>	17a <sup>4</sup> + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for transfers in that particular currency	
24	Transfers from card accounts, including card-to-card transfers (including transfers with currency exchange) via online banking platform	17a <sup>4</sup> + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for transfers in that particular currency	
25	Providing account statement or sending it via e-mail	Free	Free
26	SMS notification (for operations in the amount of AMD 10,000 or more or foreign currency equivalent)	Free	Free
27	Chargeback claim fee (payable if it is proven that the transaction was performed (i) by the client or (ii) is the result of breach of Card Rules by the client)	AMD 10,000 per transaction, V A T included	AMD 10,000 per transaction, V A T included
28	Card delivery		
	a) Within Armenia and Nagorno Karabakh	Free	Free
	b) Other countries	According to postal bill	According to postal bill
29	Cashback reward	Cashback is earned on card payments made at AYO partner merchants. The list of partner companies providing cashback and the cashback rates are available on the official websites of the Bank and AYO card program.	

<sup>1</sup> The request should be submitted before 02:00 p.m. of banking day. The service is available only if the card is ordered at Yerevan-based offices.

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

<sup>3</sup> No commission for utility payments

<sup>4</sup> If the cash withdrawal fee for Ameriabank's ATMs and encashment centers, approved for a certain client, is different than 2%, the fee approved for the client shall apply.