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GIFT CARD TERMS AND CONDITIONS		Edition 6	
		Effective date: December 27, 2017	

1. Currency	AMD
2. Card issuance	Free of charge
3. Service fee (charged upfront at the moment of card provision)	AMD 3,000
4. Minimum initial value	AMD 10,000
5. SMS notification (for operations in the amount of AMD 10,000 or foreign currency equivalent and more)	Free of charge
6. Maximum initial value	N/A
7. Cash withdrawal	
a) from Ameriabank ATMs and encashment centers	2% or AMD 1,000, whichever is greater
b) from other banks' ATMs and encashment centers servicing ArCa payment cards	2.5% or AMD 1,000, whichever is greater
c) from other ATMs and encashment centers	3% or AMD 1,000, whichever is greater
8. Transfer of available card balance to account specified by the client/provision of card balance to the client in cash, in case of Gift card loss, expiry of the validity period <sup>1</sup> , damage or loss of PIN	2% or AMD 1,000, whichever is greater
9. Non-cash transactions	Free of charge

- 1.1. The bank issues only Gift cards that require activation.
- 1.2. Cardholder's name is not indicated on the card.
- 1.3. The Gift card cannot be used for online payments, i.e. Internet Banking is not available for Gift cards.
- 1.4. The bank activates the Gift card upon the request of the beneficiary (recipient of the card) once the latter has been properly identified by the bank and has signed the required documents.
- 1.5. The Gift card remains at the bank until claimed during 30 days starting from the day it has been ordered. If the beneficiary (recipient of the card) fails to collect the card from the bank within the specified period, the application shall be cancelled and the amount shall be transferred to the account specified by the applicant. Paid commissions shall be non-refundable.
- 1.6. The Gift cannot be re-issued.
- 1.7. The amount on the Gift card can only be used by using the card. The Gift card cannot be used for online transactions.
- 1.8. In case of card loss, expiry of its validity period, damage, loss of PIN, seizure of the card by ATM or other problems with the card, the beneficiary (recipient of the card) should apply to the bank if the card has been activated, otherwise the enquiry should be made by the applicant.
- 1.9. In case of card loss, expiry of its validity period, damage or loss of PIN the bank shall transfer the available card balance to the client, charging the fee specified herein.
- 1.10. The beneficiary (recipient of the card) shall bear all the risks associated with loss or unauthorized use (including use by third parties) of the Gift card if the card has been activated, otherwise all the risks shall be borne by the applicant.
- 1.11. Upon expiry of the validity period the Gift card shall be closed.

<sup>1</sup> No fee is charged for transferring the available card balance to some other account upon expiry of gift card validity period, if the card account balance is less than the chargeable fee. If no other account is specified, an account service agreement is executed and in case of no account turnover during one year the bank charges the available account balance.

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- 1.12. Once the Gift card has been closed, transfer of the positive balance shall be made based on the order of the beneficiary (recipient of the card) if the card has been activated. If not, the transfer shall be made based on the order of the applicant. The bank shall charge the fees defined by the bank's tariffs.
- 1.13. If the client has not provided the required information for transfer of the positive balance, then upon closing of the Gift card the card account with the positive balance shall be administered according to "General Terms and Conditions of Provision of Banking Services to Individuals" and "Payment Card Service and Usage Terms" of Ameriabank CJSC.
- 1.14. These terms shall be effective further to "General Terms and Conditions of Provision of Banking Services to Individuals" and "Payment Card Service and Usage Terms" of Ameriabank CJSC.
- 1.15. Gift cards shall be valid during 1 year.

Documents to be submitted by the applicant and the beneficiary (recipient of the card) for activation of the card

- Identity document<sup>1</sup>
- PPSN (N/A for non-residents)<sup>2</sup>. If the applicant does not want to open an account with the bank, PPSN is not required.

Documents to be completed on bank forms

- Application-Agreement for Provision of Gift Card (to be filled in by the applicant)
- Application-Agreement for Activation of Gift Card (to be filled in by the beneficiary (recipient of the card))

<sup>[1]</sup> Identity document means:

- a) for Republic of Armenia citizens: passport (including biometric passport), or identity card, or military ID card for those who are on compulsory military service, or temporary identity document or temporary certificate issued by the Republic of Armenia police under the Republic of Armenia Government; for minors under 16: passport, birth certificate
- b) for asylum applicants: asylum applicant's ID
- c) for officially recognized refugees and persons granted political asylum: convention travel document
- d) for foreign citizens: passport or an internationally recognized travel document issued by a foreign state or an international organization; documents certifying legal residence in Armenia, such as permanent residence card, temporary residence card, special passport of the Republic of Armenia
- e) for stateless persons: travel document issued by a foreign state; residence certificate for stateless persons permanently resident in Armenia; documents certifying legal residence in Armenia, such as permanent residence card, temporary residence card, special passport of the Republic of Armenia
- f) for refugees granted temporary protection: identity document of the temporarily protected person (certificate of temporary asylum)

<sup>[2]</sup> Personal public service number is recorded in the identity card (for Republic of Armenia citizens), residence card (for foreign citizens), identity documents of stateless persons resident in the Republic of Armenia and refugees, and the respective statements issued by the Republic of Armenia police. The former social security card number is also considered a personal public service number. If you do not have a personal public service number you should provide a statement on absence of the same, issued by the Armenian police.