

## GIFT CARD TERMS AND CONDITIONS

*Adopted by the Management Board Resolution No. 113/09/11 dated September 28, 2011  
current edition approved by Resolution No02/50/22 dated April 18, 2022 and effective from the date specified below.*

1. Currency	AMD
2. Gift card issuance	Free of charge
3. Service fee (charged upfront at the moment of card provision)	AMD 3,000
4. Minimum limit	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 limit	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 the PIN-code	2% or AMD 1,000, whichever is greater
9. Non-cash transactions	Free of charge
10. Validity term	1 year

### 1. General Provisions

- 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.
- 1.4. Internet Banking service is not available for the gift card.
- 1.5. The gift card cannot be re-issued.
- 1.6. The amount available on the gift card can be used after activation of the card, only by using the card physically.
- 1.7. The Bank provides a gift card based on the Gift Card Provision Application-Agreement submitted by the applicant in the Bank's premises, using the sample form approved by the Bank.
- 1.8. The Bank activates the gift card based on the Gift Card Activation Application-Agreement submitted by the beneficiary in the Bank's premises, using the sample form approved by the Bank.
- 1.9. During the validity term of the gift card, before its activation, the gift card applicant may apply to the Bank to cancel the card and get back the amount (with the exception of the fees specified herein).

<sup>1</sup> No fee is charged for transferring the available card balance to some other account held by the client upon expiry of the gift card validity period if the card account balance is less than the chargeable fee.

- 1.10. In case of the gift card loss, expiry of its validity period, damage, loss of the PIN-code, 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 inquiry should be made by the applicant.
- 1.11. In case of card loss, expiry of its validity period, damage or loss of the PIN-code, the Bank shall transfer the available card balance to the client (to the gift card beneficiary or, if the card has not been activated yet – to the gift card applicant), charging the fee specified herein.
- 1.12. 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 born by the applicant.
- 1.13. Upon expiry of the validity term, the gift card and the card account shall be closed provided that the balance is zero.
- 1.14. 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.
- 1.15. Upon expiry of the validity term, if the client (the gift card beneficiary or, if the card has not been activated yet – the gift card applicant) 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<sup>2</sup> and Payment Card Service and Usage Terms of Ameriabank CJSC<sup>3</sup>.
- 1.16. 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.
- 1.17. For questions or more information about gift cards you may contact us 24/7 at (+37410) 561111 and (+37412) 561111.

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

- Personal identification 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.

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<sup>2</sup> Ameriabank CJSC General Terms and Conditions of Provision of Banking Services to Individuals (11RBD RL 72-01-01), approved by Resolution No. 02/03/15 of the Management Board of the Bank dated February 04, 2015. Link: <https://ameriabank.am/en/useful-links>

<sup>3</sup> Ameriabank CJSC Payment Cards Terms and Conditions (11RBD/12CIB RL 72-01-03), approved by Resolution No. 03/17/15 of the Management Board of the Bank dated July 08, 2015. Link: <https://ameriabank.am/en/useful-links>

<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.