

## Terms and Conditions

Service	Armenian drams (AMD)
Card issuance	Free of charge
Service fee (charged upfront at the moment of card provision)	AMD 3,000
Minimum card limit	AMD 10,000
SMS notification (for operations in the amount of AMD 10,000 or foreign currency equivalent and more)	Free of charge
Maximum initial value	N/A
Cash withdrawal	
a) from Ameriabank ATMs and encashment centers	2%, minimum AMD 1,000
b) from other bank ATMs and encashment centers servicing ArCa plastic cards	2.5%, minimum AMD 1,000
c) from other ATMs and encashment centers	3%, minimum AMD 1,000
7. 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, damage or loss of PIN	2% or AMD 1,000, whichever is greater
8. Non-cash transactions	Free of charge