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- Loyalty program is open to the individuals holding all designated types of cards (other than Gift cards but including co-branded cards).
- Loyalty program covers both active cards and new cards yet to be provided.


Accumulation of Points

- Points are accumulated according to the following principle:

Points	Debit cards with an overdraft possibility				Credit cards with grace period			
	ArCa Classic	Master Card Standard/ VISA Classic	Master Card Gold/ VISA Gold	Master Card Platinum/ VISA Platinum	Master Card Standard/ VISA Classic	Master Card Gold/ VISA Gold	Master Card Platinum/ VISA Platinum	VISA Infinite
Welcome points	25	50	100	200	50	100	200	300
From non-cash transactions (including electronic)								
1,000 AMD = 1 point ¹								
Loyalty points accruing from the day of account opening								
1 year	25	50	100	200	50	100	200	300
3 years	50	100	200	400	100	200	400	600
5 years	75	150	300	600	150	300	600	900
10 years	100	200	400	800	200	400	800	1,200

- No bonus points are accumulated for card-to-card transfers and utility payments.
- Points accumulated for cancelled transactions will be annulled.
- Points generated from non-cash transactions are credited to the card used in that particular transaction.
- Other points provided by the bank according to the specified principles (except for the points for non-cash turnover) in case the client has more than one card, are credited to:

¹ Points for transactions in foreign currency are accumulated on the basis of AMD equivalent of the transaction value.

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- the card designated by the client for points accrual,
- the card that has been opened earlier than other active cards, if the client has not provided any instructions.
- The client can transfer the accumulated points from one card to another, including any supplementary cards.
- Points accumulated on supplementary cards can be used by the holder of that supplementary card when using one of the below specified products or services.
- Points accumulated on supplementary cards can be transferred by the holder of that supplementary card to the holder of the primary card and used by the latter.
- In case the card is re-issued or its type is changed the accumulated points are transferred to the new card.
- Unused points cannot be redeemed once the card has been closed.
- Neither the bank nor the client can repay any of the client's outstanding debts out of the accumulated points (service fee, over-expenditure, etc.).
- Points accumulated during 3 previous calendar years (from January 1 till December 31) can be used before March 1 of the 4th year. Points not used as of March 1 will be annulled.

Redeeming Points


The accumulated points can be redeemed by using the special offers of Ameriabank.

- The points are only redeemed in case the client provides a corresponding instruction².
- For the banking purpose, the points are used according to the principle 1 point = 1 AMD in order to receive a 100% discount on the services specified below.
- These terms also apply to the clients using preferential products under salary projects.

The following banking services are available free-of-charge under the loyalty program:

- ✓ Foreign currency or escrow account opening fee for individuals
- ✓ Annual service charge for new cards (for one or more years, if the currently available bonus points of the client cover the service fee of one or more full years)
- ✓ Individual safe deposit box service fee (applies both to new individual safe deposit boxes and automatic renewal of existing contracts, if the client has instructed the bank to redeem her/his loyalty points accordingly prior to the renewal)

² Bonus points' accumulation and use request or a corresponding request sent via Online Banking system.

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- ✓ Lump-sum fee for online banking system with the right to make transactions by individuals (also applicable when shifting from online banking with viewing authority only to online banking with transaction performing authority)
- ✓ Fee for provision of online banking token/Ameria Token (in case of loss or damage) or its replacement with a new type
- ✓ Upfront fee for subscription to phone banking

Information on the Points

The client can obtain information on the current points in one of the following ways:

- By visiting any of Ameriabank's branches
- From the monthly statement
- Through the Contact Center (identification by means of card password needed)