

 AMERIABANK CJSC	11RBD PL 72-56
	Edition 15
Ameriabank CJSC Card Rates and Fees	Effective date: July 06, 2020,

14	Accelerated return of Ameriabank cards swallowed by Ameriabank ATMs	AMD 500 for ATMs within branch premises (cards returned within the same business day) AMD 1,500 if the card is returned in Yerevan or other towns with Ameriabank presence (the process will take 2 business days) AMD 5,000 if the card is returned at other communities (the process will take 5 business days)			
	Accelerated return of other bank cards swallowed by Ameriabank ATMs	AMD 5,000 if the card is returned in Yerevan or other towns with Ameriabank presence (the process will take 2 business days) AMD 10,000 if the card is returned at other communities (the process will take 5 business days)			
15	Quick activation of the credit limit (maximum within 1 hour after approval)	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000
16	Card blocking	Free	Free	Free	Free
17	Card unblocking	Free	Free	Free	Free
18	Keeping the card in international STOP-LIST (for 7 days) ²	AMD 9,000	AMD 9,000	AMD 9,000	AMD 9,000
19	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	AMD 2,500,000, USD 8,000, EUR 8,000	AMD 3,000,000, USD 10,000, EUR 10,000
20	Increase of maximum daily cash withdrawal limit				
	a) One-time (new limit effective until 3:00 p.m. of the following business day)	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000
	b) For the entire term of card	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000
21	Maximum number of cash withdrawal transactions per day	5	5	5	5
22	Cash withdrawal				
	a) from Ameriabank ATMs	2.0%	2.0%	2.0%	2.0%
	b) At counters of Ameriabank branches, including POS-terminals	2.2%	2.2%	2.2%	2.2%
	c) from other ATMs and encashment centers	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500
23	Cash deposit into Ameriabank card accounts via Ameriabank's cash deposit machines	Free	Free	Free	Free
24	Cash deposit into Ameriabank card accounts via cash deposit machines of other banks	0.6%	0.6%	0.6%	0.6%
25	Non-cash transactions with card	Free	Free	Free	Free
26	Card to card transfers (via ATMs, virtual cards, Internet Bank/Mobile Banking)	2.0%	2.0%	2.0%	2.0%
27	Transfers from card accounts w/o using the card, including card to card transfers (including with currency exchange) at the Bank branches ³	22a ⁴ + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs per transfers in various currencies			

28	Transfers from card accounts, including card to card transfers (including with currency exchange) via online banking system ³	22a ⁴ + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs per transfers in various currencies			
29	Providing account statement or sending it via e-mail	Free	Free	Free	Free
30	SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more)	Free	Free	Free	Free
31	SMS notification (for any amount without limitations)	AMD 10 per transaction, VAT included	AMD 10 per transaction, VAT included	AMD 10 per transaction, VAT included	AMD 10 per transaction, VAT included
32	Chargeback claim fee (payable if it is proved that the transaction was performed (i) by the client or (ii) by the client due to the breach of the Card Rules)	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included
33	Chargeback claim fee (for non-Ameriabank cards)	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included
34	Card delivery				
	a) Within Armenia and Nagorno Karabakh	Free	Free	Free	Free
	b) Other countries	As per postal bill	As per postal bill	As per postal bill	As per postal bill
35	Provision of card at the Bank's branches (charged only for new cards) ⁵	AMD 1000	AMD 1000	AMD 1000	AMD 1000
36	Card transaction insurance as per Ameriabank CJSC Card Transaction Insurance Terms while they are effective ⁶	AMD 3,000 per annum	AMD 5,000 per annum	AMD 5,000 per annum	AMD 10,000 per annum
37	Card package	-	1. Travel insurance by an insurance company 2. Priority Pass Card ⁷	1. Travel insurance by an insurance company 2. Priority Pass Card ⁷	1. Exclusive package of benefits designed for VISA Infinite cardholders 2. Priority Pass Card ⁷

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

²Suspension of unauthorized card transactions worldwide

³Utility payments are not subject to charges.

⁴If the cash withdrawal fee for cashing from Ameriabank's ATMs and encashment centers approved for a certain client is other than 2%, the former fee shall apply.

⁵The fee is not charged for additional cards issued in the name of a third person, where the third person is not at the Bank at the moment of submitting the application.

⁶No fee if there is a line of credit on the card.

⁷The fee charged by Priority Pass for the lounge access at the airports shall be charged to the client's account in accordance with the Priority Pass invoice.