

**Ameriabank CJSC Card Rates and Fees**

Effective date: February 1, 2021

**GENERAL PROVISIONS**

1. Debits and credits of AMD-denominated fees for card service are performed at the average exchange rate of the Central Bank of Armenia prevailing on that date.
2. The currency in card transactions is exchanged at the rates specified in Ameriabank CJSC Payment Cards Terms and Conditions, where the exchanges rates applied by Visa international payment system include the Bank's fee of 2%.
3. All postal and telecommunication expenses, as well as third bank costs will be charged additionally.
4. The Bank may review and change the tariffs from time to time, notifying the clients through making the changes available for them on the website or within the Bank premises. The changes take effect on the date fixed by the Bank, but not earlier than the client notice date.
5. All commissions subject to VAT include VAT.

N	Credit card with grace period				
	Card Subtype	VISA Classic Mastercard Standard	VISA Gold Mastercard Gold	VISA Platinum Mastercard Platinum	VISA Infinite
	Currency	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR
	Card validity period	4 years	4 years	4 years	4 years
	Sticker (additional contactless card linked to the primary card) validity period	2 years	2 years	2 years	2 years
1	Card issuance	Free of charge	Free of charge	Free of charge	Free of charge
2	Card service	AMD 2,500 annually	AMD 2,000 monthly/ AMD 20,000 annually	AMD 3,000 monthly/ AMD 30,000 annually	-
3	Card package service fee	-	AMD 1,500 monthly/ AMD 15,000 annually	AMD 2,000 monthly/ AMD 20,000 annually	AMD 10,000 monthly/ AMD 100,000 annually
4	Additional card issuance	Free of charge	Free of charge	Free of charge	Free of charge
5	Annual service of additional card	AMD 1,000	Free of charge	Free of charge	Free of charge
6	Annual service of sticker (contactless card linked to primary card)	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000
7	Minimum card account balance	N/A	N/A	N/A	N/A
8	Annual interest rate accrued on the card account balance	0%	0%	0%	0%
9	Provision of the card within one banking day <sup>1</sup>	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000
10	Sticker reissuance (in case of loss, damage, theft, loss of PIN or its disclosure to third parties)	AMD 1,500	AMD 1,500	AMD 1,500	AMD 1,500
11	Card reissuance (in case of loss, damage, theft, loss of PIN or its disclosure to third parties)	AMD 1,500	AMD 5,000	AMD 5,000	AMD 5,000
12	Card reissuance via Internet Bank/Mobile Banking (in case of card loss, damage, theft, loss of PIN or its disclosure to third parties)	AMD 1,000	AMD 3,000	AMD 3,000	AMD 3,000
13	Card reissuance (upon expiry of validity period or in case of seizure of the card by ATMs of other Armenian banks)	Free of charge	Free of charge	Free of charge	Free of charge
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 (within 1 hour after approval)	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000
16	Card blocking	Free of charge	Free of charge	Free of charge	Free of charge
17	Card unblocking	Free of charge	Free of charge	Free of charge	Free of charge
18	Keeping the card in international STOP-LIST (for 7 days) <sup>2</sup>	AMD 9,000	AMD 9,000	AMD 9,000	AMD 9,000
19	Maximum daily cash withdrawal limit (total)	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 (total)				
	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 validity period of the 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) at 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 cashing 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-in machines	Free of charge	Free of charge	Free of charge	Free of charge
24	Cash deposit into Ameriabank card accounts via cash-in machines of other banks	0.6%	0.6%	0.6%	0.6%
25	Non-cash payments with cards at merchants/service-providers, including online shops and service-providers	Free of charge	Free of charge	Free of charge	Free of charge
26	Transfers from cards/card accounts, on the basis of card number (via ATMs, virtual cards, Internet Banking/Mobile Banking app) <sup>3</sup>	2.0%	2.0%	2.0%	2.0%
27	Transfers from card accounts to other accounts, at the Bank premises or via Internet Banking/Mobile Banking app (including with currency exchange) <sup>4</sup>	2% <sup>5</sup> + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for transfers per respective type and currency			
28	Transfers from cards to accounts/cards of Ameriabank customers via the Bank website <sup>6</sup>	2.0%	2.0%	2.0%	2.0%
29	Ameriastream <sup>7</sup> transfers made from a card account via Internet Banking/Mobile Banking app	2.0%	2.0%	2.0%	2.0%
	Ameriastream <sup>7</sup> transfers made via the Bank website (web version)	2.0%	2.0%	2.0%	2.0%
30	E-wallet top-up with a card	2.0%	2.0%	2.0%	2.0%
31	Provision of statements	According to Ameriabank CJSC Tariffs for Individuals, Chapter 2, section “Provision of statements, information and copies of documents”			
32	SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more)	Free of charge	Free of charge	Free of charge	Free of charge
33	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
34	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

35	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
36	Card delivery				
	a) Within Armenia and Artsakh	Free of charge	Free of charge	Free of charge	Free of charge
	b) Other countries	According to the postal bill	According to the postal bill	According to the postal bill	According to the postal bill
37	Provision of cards at the Bank branches (chargeable only for the newly issued cards)	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000
38	Card transaction insurance as per Ameriabank CJSC Card Transaction Insurance Terms during the period they are effective	AMD 3,000 annually	AMD 5,000 annually	AMD 5,000 annually	AMD 10,000 annually
39	Card package	-	1. Travel insurance by an insurance company 2. Priority Pass Card <sup>10</sup>	1. Travel insurance by an insurance company 2. Priority Pass Card <sup>10</sup>	1. Exclusive package of benefits designed for VISA Infinite cardholders 2. Priority Pass Card <sup>10</sup>

<sup>1</sup>The service is available if the card is ordered at the Yerevan-based branches. The ordered cards are provided in Kamar Branch only. Furthermore, if the client submitted the card application before 2:00 p.m. of the banking day, the card may be provided on the same banking day. If the card application was submitted after 2:00 p.m., the card will be provided on the next banking day.

<sup>2</sup>Suspension of unauthorized card transactions worldwide

<sup>3</sup>The amount will be available on the beneficiary's card instantly. In case of Ameriabank cards, the amount will be activated on the account on the next business day, while in case of the cards issued by other banks, activation on the account shall be subject to the terms and conditions of the issuing bank.

<sup>4</sup>Utility payments are not subject to charges.

<sup>5</sup>If the cash withdrawal fee for cashing from Ameriabank's ATMs and encashment centers approved for a certain client is other than 2%, the cash withdrawal fee defined for the client shall apply.

<sup>6</sup>Max 3 transactions a day per account. Max limit per transaction: 500,000 for AMD; 1,000 for USD; 1,000 for EUR; 50,000 for RUB.

<sup>7</sup>Maximum amount per Ameriastream transfer is AMD 399,000, minimum amount is AMD 1,000, and the amount should be a multiple of 1,000.

<sup>8</sup>The fee is not charged (i) for issuance of additional cards in the name of a third person if such third person is not in the Bank at the time of applying, and (ii) if the card is to be provided within one banking day, in which case only the fee for the specified service shall apply.

<sup>9</sup>No fee if there is a line of credit on the card.

<sup>10</sup>The 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.