

Ameriabank CJSC Card Rates and Fees

Effective date: March 3, 2022

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 (the “Bank”) 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 | | | |
|----|---|--|---|---|---|
| | | VISA Classic Mastercard Standard | VISA Gold Mastercard Gold | VISA Platinum Mastercard Platinum | VISA Infinite |
| | Card Subtype ¹ | | | | |
| | Card 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 | Free | Free | Free |
| 2 | Card service | AMD 2,500 annually; if ordered by Internet/Mobile Banking systems, no fee is applied | AMD 2,000 monthly/ AMD 20,000 annually; AMD 10,000 annually if ordered by Internet/Mobile Banking systems | AMD 3,000 monthly/ AMD 30,000 annually; AMD 20,000 annually if ordered by Internet/Mobile Banking systems | - |
| 3 | Card package service fee | - | AMD 2,000 monthly/ AMD 20,000 annually | AMD 2,000 monthly/ AMD 20,000 annually | AMD 10,000 monthly/ AMD 100,000 annually or, if ordered by Internet/Mobile Banking apps, AMD 75,000 |
| 4 | Card package | - | 1. Travel insurance by an insurance company 2. Priority Pass Card ² | 1. Travel insurance by an insurance company 2. Priority Pass Card ² | 1. Exclusive package of benefits designed for VISA Infinite cardholders 2. Priority Pass Card ² |
| 5 | Additional card issuance | Free | Free | Free | Free |
| 6 | Annual service of additional card | AMD 1,000 | Free | Free | Free |
| 7 | Annual service of sticker (contactless card linked to primary card) | AMD 3,000 | AMD 3,000 | AMD 3,000 | AMD 3,000 |
| 8 | Provision of PIN in an envelope (chargeable only for the newly issued cards) ³ | AMD 1,000, VATincluded | AMD 1,000, VATincluded | AMD 1,000, VATincluded | AMD 1,000, VATincluded |
| 9 | Generating PIN using OTP (in case of loss of PIN) | AMD 500, VATincluded | AMD 500, VATincluded | AMD 500, VATincluded | AMD 500, VATincluded |
| 10 | Minimum card account balance | N/A | N/A | N/A | N/A |

| | | | | | |
|----|--|---|-------------------------------------|-------------------------------------|---------------------------------------|
| 11 | Annual interest rate accrued on the card account balance | 0% | 0% | 0% | 0% |
| 12 | Provision of the card within one banking day ⁴ | AMD 3,000 | AMD 3,000 | AMD 3,000 | AMD 3,000 |
| 13 | 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 |
| 14 | 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 |
| 15 | 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 |
| 16 | Card reissuance (upon expiry of validity period or in case of seizure of the card by ATMs of other Armenian banks) | Free | Free | Free | Free |
| 17 | Priority Pass reissuance (in case of card loss, damage or theft) | - | AMD 5,000, VATincluded | AMD 5,000, VATincluded | AMD 5,000, VATincluded |
| 18 | Accelerated return of Ameriabank cards swallowed by Ameriabank ATMs | AMD 500 for ATMs within Ameriabank branch premises (cards to be returned within the same business day) AMD 1,500 if the card has been swallowed in Yerevan or other towns with Ameriabank presence (cards to be returned within 2 business days) AMD 5,000 if the card has been swallowed in other communities (cards to be returned within 5 business days) | | | |
| | Accelerated return of other bank cards swallowed by Ameriabank ATMs | AMD 3,000 for ATMs within Ameriabank branch premises (cards to be returned within the same business day) AMD 5,000 if the card has been swallowed in Yerevan or other towns with Ameriabank presence (cards to be returned within 2 business days) AMD 10,000 if the card has been swallowed in other communities (cards to be returned within 5 business days) | | | |
| 19 | Quick activation of the credit limit (within 1 hour after approval) | AMD 2,000 | AMD 2,000 | AMD 2,000 | AMD 2,000 |
| 20 | Card blocking | Free | Free | Free | Free |
| 21 | Card unblocking | Free | Free | Free | Free |
| 22 | Keeping the card in international STOP-LIST (for 7 days) ⁵ | AMD 9,000 | AMD 9,000 | AMD 9,000 | AMD 9,000 |
| 23 | 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 |
| 24 | 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 |
| 25 | Maximum number of cash withdrawal transactions per day | 5 | 5 | 5 | 5 |

| | | | | | |
|----|---|--|--------------------------------------|--------------------------------------|--------------------------------------|
| | Cash withdrawal ⁶ | | | | |
| 26 | 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 |
| 27 | Cash deposit into Ameriabank card accounts via Ameriabank's cash-in machines | Free | Free | Free | Free |
| 28 | Cash deposit into Ameriabank card accounts via cash-in machines of other banks | 0.6% | 0.6% | 0.6% | 0.6% |
| 29 | Non-cash payments with cards at merchants/service-providers, including online shops and service-providers | Free | Free | Free | Free |
| 30 | Transfers from cards/card accounts, on the basis of card number (via Internet Banking/Mobile Banking app, ATMs, ArCa app or website) ⁷ | 2.0% | 2.0% | 2.0% | 2.0% |
| 31 | Transfers from card accounts to other accounts, at the Bank premises or via Internet Banking/Mobile Banking app (including with currency exchange) ⁸ | 2% ⁹ + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for Individuals for transfers per respective type and currency | | | |
| 32 | Transfers from cards to accounts/cards of Ameriabank customers via the Bank website ¹⁰ | 2.0% | 2.0% | 2.0% | 2.0% |
| 33 | Ameriastream transfers ¹¹ | | | | |
| | a) transfers made from a card account via Internet Banking/Mobile Banking app | 2.0% | 2.0% | 2.0% | 2.0% |
| | b) transfers made via the Bank website (web version) | 2.0% | 2.0% | 2.0% | 2.0% |
| 34 | E-wallet top-up with a card | 2.0% | 2.0% | 2.0% | 2.0% |
| 35 | Provision of statements | According to Ameriabank CJSC Tariffs for Individuals, Chapter 2, section "Provision of statements, information and copies of documents" | | | |
| 36 | SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more) | Free | Free | Free | Free |
| 37 | 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 |

| | | | | | |
|---------------|---|--|--|--|--|
| 38 | 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 |
| 39 | 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 |
| Card delivery | | | | | |
| 40 | a) Within Armenia and Artsakh | Free | Free | Free | Free |
| | b) Other countries | According to the postal bill | According to the postal bill | According to the postal bill | According to the postal bill |
| 41 | Provision of cards at the Bank branches (chargeable only for the newly issued cards) ¹² | AMD 1,000 | AMD 1,000 | AMD 1,000 | AMD 1,000 |
| 42 | Card transaction insurance as per Ameriabank CJSC Card Insurance Terms during the period they are effective ¹³ | AMD 3,000 yearly | AMD 5,000 yearly | AMD 5,000 yearly | AMD 10,000 yearly |

¹In case of scoring-based lending, either Visa Classic or Mastercard Standard card is issued as a credit card, irrespective of the approved loan amount. There is no annual service fee in this case.

²The 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.

³The fee is not applied in case of cards issued for disbursement of score-based loans, stickers and cards issued for delivery abroad.

⁴The 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 4:00 p.m. of the banking day, the card may be provided on the same banking day. If the card application was submitted after 4:00 p.m., the card will be provided on the next banking day.

⁵Suspension of unauthorized card transactions worldwide

⁶If after cash withdrawal the client closes his all accounts with the Bank, and the total account balance is less than the required minimum cash withdrawal fee, no cash withdrawal fee shall be charged.

⁷The 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.

⁸No fees are charged for utility payments made at the Bank branches and via Internet Banking/Mobile Banking app.

⁹If 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.

¹⁰Max 3 transactions per day per account. Max limit per transaction: 500,000 for AMD; 1,000 for USD; 1,000 for EUR; 50,000 for RUB.

¹¹Maximum amount per Ameriastream transfer is AMD 200,000, minimum amount is AMD 1,000, and the amount should be a multiple of 1,000. The maximum amount of cash withdrawal within 24 hours is AMD 200,000 if the amount to be received comes from Ameriastream transfers made with specification of the same phone number in the transfer application(s).

¹²The fee is charged at the time of ordering and is not applied (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) in case of first cards ordered by employers and issued as part of payroll projects, and (iii) if the card is to be provided within one banking day, in which case only the fee for the specified service shall apply.

¹³No fee if there is a line of credit on the card.