

**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. Non-Armenian citizens may get only Arca Classic, Arca Mir, Visa PaySticker, Gold and higher-level cards.
6. All commissions subject to VAT include VAT.

N	Credit card with grace period				
	Card Subtype <sup>1</sup>	VISA Classic Mastercard Standard	VISA Gold Mastercard Gold	VISA Platinum Mastercard Platinum	VISA Infinite
	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 <sup>2</sup>	1. Travel insurance by an insurance company 2. Priority Pass Card <sup>2</sup>	1. Exclusive package of benefits designed for VISA Infinite cardholders 2. Priority Pass Card <sup>2</sup>
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) <sup>3</sup>	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 <sup>4</sup>				
	a) for Armenian citizens	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000
	b) for non-Armenian citizens	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000
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	<p>AMD 500 for ATMs within Ameriabank branch premises (cards to be returned within the same business day)</p> <p>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)</p> <p>AMD 5,000 if the card has been swallowed in other communities (cards to be returned within 5 business days)</p>			
	Accelerated return of other bank cards swallowed by Ameriabank ATMs	<p>AMD 3,000 for ATMs within Ameriabank branch premises (cards to be returned within the same business day)</p> <p>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)</p> <p>AMD 10,000 if the card has been swallowed in other communities (cards to be returned within 5 business days)</p>			
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) <sup>5</sup>	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 <sup>6</sup>				
	a) at Ameriabank ATMs	2.00%	2.00%	2.00%	2.00%
26	b) at counters of Ameriabank branches, including POS-terminals	AMD cards: 2.2%, AMD and EUR cards: 3%, min AMD 1,000	AMD cards: 2.2%, AMD and EUR cards: 3%, min AMD 1,000	AMD cards: 2.2%, AMD and EUR cards: 3%, min AMD 1,000	AMD cards: 2.2%, AMD and EUR cards: 3%, min AMD 1,000
	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) <sup>7</sup>	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) <sup>8</sup>	2% <sup>9</sup> + 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 <sup>10</sup>	2.0%	2.0%	2.0%	2.0%
	Ameriastream transfers <sup>11</sup>				
33	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" <sup>7</sup>			
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) <sup>12</sup>	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 <sup>13</sup>	AMD 3,000 yearly	AMD 5,000 yearly	AMD 5,000 yearly	AMD 10,000 yearly

<sup>1</sup>In 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.

<sup>2</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.

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

<sup>4</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 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.

<sup>5</sup>Suspension of unauthorized card transactions worldwide

<sup>6</sup>If 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.

<sup>7</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>8</sup>No fees are charged for utility payments made at the Bank branches and via Internet Banking/Mobile Banking app.

<sup>9</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>10</sup>Max 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.

<sup>11</sup>Maximum 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).

<sup>12</sup>The 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.

<sup>13</sup>No fee if there is a line of credit on the card.