

**Ameriabank CJSC Card Rates and Fees**

 Effective date:  
June 01, 2020

**GENERAL PROVISIONS**

1. Debit and credit of AMD-denominated payments are subject to the average exchange rate prevailing on the FX markets and declared by the Central Bank of Armenia as of that date.
2. The currency in card transactions is exchanged at the rates specified in the Rules of Card Issuance and Usage, where the exchanges rates applied by Visa international payments system include the Bank's fee of 2%.
3. All postal and telecommunication expenses, as well as third bank costs are charged additionally.
4. The Bank may review current tariffs, advising 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	Fee	Debit Cards with Overdraft				
		ArCa Classic	ArCa Mir	VISA Classic Mastercard Standard	VISA Gold Mastercard Gold AYO VISA Gold	VISA Platinum Mastercard Platinum
	Currency	AMD	AMD	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR
1	Card issuance	Free	Free	Free of charge	Free of charge	Free of charge
2	Service fee	AMD 2,500 annually	AMD 2,500 annually	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
4	Additional card issuance	Free	Free	Free	Free	Free
5	Annual service of additional card	AMD 1,000	AMD 1,000	AMD 1,000	Free	Free
6	Annual service of sticker (contactless card linked to primary card)	AMD 5,000	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	N/A
8	Annual interest rate applied to card account balance	0%	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	AMD 3,000
10	Sticker re-issuance (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	AMD 1,500
11	Card re-issuance (in case of card loss, damage, theft, loss of PIN or its disclosure to third parties)	AMD 1,500	AMD 1,500	AMD 1,500	AMD 5,000	AMD 5,000
12	Card re-issuance 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 1,000	AMD 1,000	AMD 3,000	AMD 3,000

13	Card re-issuance (upon expiry of validity period or in case of seizure of the card by ATMs of other Armenian banks)	Free	Free	Free	Free	Free
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	AMD 2,000
16	Card blocking	Free	Free	Free	Free	Free
17	Card unblocking	Free	Free	Free	Free	Free
18	Keeping the card in international STOP-LIST (for 7 days) <sup>2</sup>	-	-	AMD 9,000	AMD 9,000	AMD 9,000
19	Maximum daily cash withdrawal limit	AMD 500,000	AMD 500,000	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
20	Change 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	AMD 3,000
	b) For the entire term of card	AMD 10,000	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	5
22	Cash withdrawal					
	a) from Ameriabank ATMs	0%	0%	0.00%	0.00%	0.00%
	b) At counters of Ameriabank branches, including POS-terminals <sup>3</sup>	0.2%, min AMD 500	0.2%, min AMD 500	AMD: 0.2%, min AMD 500; USD and EUR: 0.4%, min AMD 1,000	AMD: 0.2%, min AMD 500; USD and EUR: 0.4%, min AMD 1,000	AMD: 0.2%, min AMD 500; USD and EUR: 0.4%, min AMD 1,000
	c) from other ATMs and encashment centers	1.0%	1.0%	1.0%	1.0%	1.0%
23	Cash deposit into Ameriabank card accounts via Ameriabank's cash deposit machines	Free	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%	0.6%
25	Non-cash transactions with card	Free	Free	Free	Free	Free
26	Card to card transfers (via ATMs, virtual cards, Internet Bank/Mobile Banking)	0.3%	0.3%	0.3%	0.3%	0.3%
27	Transfers from card accounts w/o using the card, including card to card transfers (including with currency exchange) at the Bank branches <sup>4</sup>	22a + 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 <sup>4</sup>	22a + 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	Free
30	SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more)	Free	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	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	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	AMD 10,000 per transaction, VAT included
34	Card delivery					
	a) Within Armenia and Nagorno Karabakh	Free	Free	Free	Free	Free
	b) Other countries	As per postal bill	As per postal bill	As per postal bill	As per postal bill	As per postal bill
35	<i>Provision of card at the Bank's branches (charged only for new cards)<sup>5</sup></i>	<i>AMD 1000</i>	<i>AMD 1000</i>	<i>AMD 1000</i>	<i>AMD 1000</i>	<i>AMD 1000</i>
36	Card package	-	-	-	1. Travel insurance by an insurance company 2. Priority Pass Card <sup>6</sup>	1. Travel insurance by an insurance company 2. Priority Pass Card <sup>6</sup>

<sup>1</sup>The 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.

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

<sup>3</sup>No fees are charged if over AMD 1 million is withdrawn from the AMD-denominated card account.

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

<sup>5</sup>*The 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.*

<sup>6</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.