

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	AMD 2,000
16	Card blocking	Free	Free	Free	Free	Free	Free
17	Card unblocking	Free	Free	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
19	Maximum daily cash withdrawal limit	AMD 500,000	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 ³	0.2%, min AMD 500	0.2%, min AMD 500	5%	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	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%	0.6%
25	Non-cash transactions with card	Free	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 ⁴	22a + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs per transfers in various currencies		5.0%	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 Internet Bank ⁴	22a + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs per transfers in various currencies		5.0%	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	Free
30	SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more)	Free	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	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	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	Free
	b) Other countries	As per postal bill	As per postal bill	As per postal bill	As per postal bill	As per postal bill	As per postal bill
35	Provision of cards at the Bank branches (chargeable only for newly issued cards) ⁵	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000
36	Card transaction insurance as per Ameriabank CJSC Card Insurance Terms while they are effective ⁶	-	-	-	AMD 3,000 per annum	AMD 5,000 per annum	AMD 5,000 per annum
37	Card package	-	-	-	-	1. Travel insurance by an insurance company 2. Priority Pass Card ⁸	1. Travel insurance by an insurance company 2. Priority Pass Card ⁸

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

³No fees are charged if over AMD 1 million is withdrawn from the AMD-denominated card account. Cash cannot be withdrawn at POS terminals with ArCa Carrefour Smile cards.

⁴Utility payments are not subject to charges.

⁵The fee is not charged 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, as well as in the cases when the card was ordered with the condition to be provided within one banking day, in which case only the fee of the respective service will apply.

⁶No fee if there is an overdraft on the card.

⁷The card may be used solely at Carrefour stores. It is not possible to withdraw cash from the card except for the cash withdrawal at tellers at any of Ameriabank branches. Furthermore, if the card is closed and there is a balance on the card account, it may be withdrawn in cash without any fee. Cashback on any card transaction is 3% (taxes included), but maximum cashback amount per transaction is AMD 2,000 (taxes included) irrespective of the transaction value. The cashback is paid out by the last business day of the month following the month of the transaction (purchase).

⁸The 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.