

Ameriabank CJSC Card Rates and Fees

Effective date: February 1, 2021,
except for VISA Classic Student card
tariffs, which will apply starting from
January 19, 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 (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 | Debit cards with overdraft | | | | | | | |
|----|---|--------------------|--------------------|---|----------------------------------|----------------------------|--|--|
| | Card Subtype | ArCa Classic | ArCa Mir | ArCa Carrefour Smile ¹⁰ | VISA Classic Mastercard Standard | VISA Classic Student | VISA Gold Mastercard Gold | VISA Platinum Mastercard Platinum |
| | Currency | AMD | AMD | AMD | AMD/USD/ EUR | AMD/USD/ EUR | AMD/USD/ EUR | AMD/USD/ EUR |
| | Card validity period | 2 years | 4 years | 2 years | 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 | 2 years | 2 years |
| 1 | Card issuance | Free of charge | Free of charge | Free of charge | Free of charge | Free of charge | Free of charge | Free of charge |
| 2 | Card service | AMD 2,500 annually | AMD 2,500 annually | AMD 1,000 annually; if ordered as part of Smart package or by Internet/Mobile Banking systems, no fee is applied | AMD 2,500 annually | Free of charge | 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 of charge | Free of charge | - | Free of charge | Free of charge | Free of charge | Free of charge |
| 5 | Annual service of additional card | AMD 1,000 | AMD 1,000 | - | AMD 1,000 | AMD 1,000 | 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 | AMD 5,000 | AMD 5,000 |
| 7 | Minimum card account balance | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8 | Annual interest rate accrued to the card account balance | 0% | 0% | 0% | 0% | AMD 3% USD 0% EUR 0% | 0% | 0% |
| 9 | Provision of the card within one banking day ¹ | AMD 3,000 | AMD 3,000 | AMD 3,000 | 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 | AMD 1,500 | AMD 1,500 |

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| 26 | Transfers from cards/card accounts, on the basis of card number (via Internet Banking/Mobile Banking app, ATMs, virtual cards) ⁴ | 0.3% | 0.3% | - | 0.3% | 0.3% | 0.3% | 0.3% |
| 27 | Transfers from card accounts to other accounts, at the Bank premises or via Internet Banking/Mobile Banking app (including with currency exchange) ⁵ | Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for transfers per respective type and currency | | 5% + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for transfers per respective type and currency | 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 ⁶ | 2.0% | 2.0% | - | 2.0% | 2.0% | 2.0% | 2.0% |
| 29 | Ameriastream ⁷ transfers made from a card account via Internet Banking/Mobile Banking app | 1.0% | 1.0% | - | 1.0% | 1.0% | 1.0% | 1.0% |
| | Ameriastream ⁷ transfers made via the Bank website (web version) | 2.0% | 2.0% | - | 2.0% | 2.0% | 2.0% | 2.0% |
| 30 | E-wallet top-up with a card | 0% | 0% | - | 0% | 0% | 0% | 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 | 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 | 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 | 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 | 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 | 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 | 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) ⁸ | AMD 1,000 | AMD 1,000 | AMD 1,000 | AMD 1,000 | AMD 1,000 | AMD 1,000 | AMD 1,000 |
| 38 | Card transaction insurance as per Ameriabank CJSC Card Insurance Terms during the period they are effective ⁹ | - | - | - | AMD 3,000 annually | AMD 3,000 annually | AMD 5,000 annually | AMD 5,000 annually |

| | | | | | | | |
|----|--------------|---|---|---|---|--|--|
| 39 | Card package | - | - | - | - | 1. Travel insurance by an insurance company 2. Priority Pass Card ¹¹ | 1. Travel insurance by an insurance company 2. Priority Pass Card ¹¹ |
|----|--------------|---|---|---|---|--|--|

¹The 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.

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.

⁴The 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.

⁵Utility payments are not subject to charges.

⁶Max 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.

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

⁸The 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.

⁹No fee if there is an overdraft on the card.

¹⁰The card may be used solely at Carrefour stores (not applicable in case of online shopping). 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).

¹¹The 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.