

11RBD PL 72-56

Edition 17

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.
- $5. \ All \ commissions \ subject \ to \ VAT \ include \ VAT.$

			D	ebit cards with ove	erdraft			
N	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
	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

11	Card reissuance (in case of loss, damage, theft, loss of PIN or its disclosure to third parties)	AMD 1,500	AMD 1,500	AMD 1,000	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 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 of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge		
	Accelerated return of Ameriabank cards swallowed by Ameriabank ATMs	ards swallowed by Ameriabank AMD 1,500 if the card is returned in Yerevan or other towns with Ameriabank presence (the process will take 2 business days)								
	Accelerated return of other bank cards swallowed by Ameriabank ATMs	AMD 5,	000 if the card is return AMD 10,000 if			bank presence (the protection that the process will take 5		ess days)		
15	Quick activation of the credit limit (within 1 hour after approval)	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000		
16	Card blocking	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge		
17	Card unblocking	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge		
	Keeping the card in international STOP-LIST (for 7 days) ²	-	-	-	AMD 9,000	AMD 9,000	AMD 9,000	AMD 9,000		
19	Maximum daily cash withdrawal limit (total)	AMD 500,000	AMD 500,000	AMD 500,000	AMD 1,000,000 USD 3,000 EUR 3,000	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		
	Increase of maximum daily cash withd	rawal 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	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	AMD 10,000	AMD 10,000		
21	Maximum number of cash withdrawal transactions per day	5	5	-	5	5	5	5		
	Cash withdrawal									
	a) at Ameriabank ATMs	0%	0%	-	0%	0%	0%	0%		
22	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	AMD: 0.2%, min AMD 500; USD and EUR: 0.4%, min AMD 1,000		
	c) from other ATMs and cashing centers	1.0%	1.0%	-	1.0%	1.0%	1.0%	1.0%		
23	Cash deposit into Ameriabank card accounts via Ameriabank's cash-in machines	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge		
	Cash deposit into Ameriabank card accounts via cash-in machines of other banks	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%		
25	Non-cash payments with cards at merchants/service-providers, including online shops and service-providers	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge		

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 specifie 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 A	Ameriabank CJSC Tar	iffs for Individuals, Ch	napter 2, section "Prov	rision of statements, in	formation 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	
	Card delivery								
36	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		-	-	-	-	company 2. Priority Pass	Travel insurance by an insurance company Priority Pass Card ¹¹
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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.

⁴ 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.

⁵Utility payments are not subject to charges.

⁶ Max 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.