

**Ameriabank CJSC Card Rates and Fees**

Effective date: March 4, 2022

**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 Gold and higher-level premium cards.
6. All commissions subject to VAT include VAT

N	Debit cards with overdraft								
	Card Subtype <sup>1</sup>	ArCa Classic	ArCa Mir	ArCa Carrefour Smile <sup>2</sup>	VISA Classic Mastercard Standard	VISA Classic Student	VISA Classic Moons	VISA Gold Mastercard Gold	VISA Platinum Mastercard Platinum
	<b>Currency</b>	AMD	AMD	AMD	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR
	<b>Card validity period</b>	2 years	4 years	2 years	4 years	4 years	4 years	4 years	4 years
	<b>Sticker (additional contactless card linked to the primary card) validity period</b>	2 years	2 years	-	2 years	2 years	2 years	2 years	2 years
1	Card issuance	Free	Free	Free	Free	Free	Free	Free	Free
2	Card service	AMD 2,500 annually, if ordered by Internet/Mobile Banking systems, no fee is applied	AMD 2,500 annually, if ordered by Internet/Mobile Banking systems, no fee is applied	AMD 1,000 annually; if ordered by Internet/Mobile Banking systems, no fee is applied	AMD 2,500 annually; if ordered by Internet/Mobile Banking systems, no fee is applied	Free	AMD 1,000 annually	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
4	Card package		-	-	-	-	-	1. Travel insurance by an insurance company 2. Priority Pass Card <sup>3</sup>	1. Travel insurance by an insurance company 2. Priority Pass Card <sup>3</sup>
5	Additional card issuance	Free	Free	-	Free	Free	Free	Free	Free
6	Annual service of additional card	AMD 1,000	1,000 ՀՀ դրամ	-	AMD 1,000	AMD 1,000	AMD 1,000	Free	Free



21	Card unblocking	Free	Free	Free	Free	Free	Free	Free	Free
22	Keeping the card in international STOP-LIST (for 7 days) <sup>6</sup>	-	-	-	AMD 9,000	AMD 9,000	AMD 9,000	AMD 9,000	AMD 9,000
23	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 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 withdrawal limit (total)									
24	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	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	AMD 10,000
25	Maximum number of cash withdrawal transactions per day	5	5	-	5	5	5	5	5
Cash withdrawal <sup>7</sup>									
26	a) at Ameriabank ATMs	0%	0%	-	0%	0%	0%	0%	0%
	b) at counters of Ameriabank branches, including POS-terminals <sup>8</sup>	0.2%, minimum AMD 500	0.2%, minimum AMD 500	5%	AMD: 0.2%, min AMD 500; USD and EUR: 1%, min AMD 1,000	AMD: 0.2%, min AMD 500; USD and EUR: 1%, min AMD 1,000	AMD: 0.2%, min AMD 500; USD and EUR: 1%, min AMD 1,000	AMD: 0.2%, min AMD 500; USD and EUR: 1%, min AMD 1,000	AMD: 0.2%, min AMD 500; USD and EUR: 1%, min AMD 1,000
	c) from other ATMs and cashing centers	1.0%	1.0%	-	1.0%	1.0%	1.0%	1.0%	1.0%
	d) from HSBC Bank Armenia CJSC ATMs	0%	0%	-	0%	0%	0%	0%	0%
27	Cash deposit into Ameriabank card accounts via Ameriabank's cash-in machines	Free	Free	Free	Free	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%	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	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>9</sup>	0.3%	0.3%	-	0.3%	0.3%	0.3%	0.3%	0.3%



42	Card transaction insurance as per Ameriabank CJSC Card Insurance Terms during the period they are effective <sup>14</sup>	-	-	-	AMD 3,000 yearly	AMD 3,000 yearly	AMD 3,000 yearly	AMD 5,000 yearly	AMD 5,000 yearly
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<sup>1</sup>In case of scoring-based lending, either Visa Classic or Mastercard Standard card is issued to provide the overdraft, irrespective of the approved loan amount. There is no annual service fee in this case.

<sup>2</sup>The 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).

<sup>3</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>4</sup>The fee is not applied in case of cards issued for disbursement of score-based loans, stickers as part of Smart accounts and cards for delivery abroad, as well as first payroll cards ordered by employers.

<sup>5</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>6</sup>Suspension of unauthorized card transactions worldwide

<sup>7</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>8</sup>No 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.

<sup>9</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>10</sup>No fees are charged for utility payments made at the Bank branches and via Internet Banking/Mobile Banking app.

<sup>11</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>12</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>13</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>14</sup>No fee if there is an overdraft on the card.