

Terms and Conditions of Transactions through Payment Terminals

*Approved by the Bank's Management Board resolution № 01/110/15 as of September 04, 2015
Current edition was approved by the Bank's Management Board resolution № 01/122/22 as of September 22, 2022.
Effective date from the date specified below.*

1. Bank/card account top-up ¹		
1.1.	Minimum top-up amount	AMD 100
1.2.	Maximum top-up amount ²	AMD 399,900
1.3.	Minimum amount of loan repayment	AMD 100
1.4.	Maximum amount of loan repayment	AMD 399,900
1.5.	Bank/card account top-up/loan repayment transaction fee	N/A

List of Services Available for Payment through Terminals and Respective Commissions and Fees

№	Service Provider	Service	Service description	Fee (Chargeable from the client)
Mobile operators				
1.	Veon Armenia CJSC	Beeline mobile	Mobile	0%
2.	UCOM LLC	Ucom Mobile	Mobile	0%
3.	MTS Armenia CJSC	VivaCell MTS mobile	Mobile	0%
4.	Kharabakh Telecom CJSC	Kharabakh Telecom Mobile	Mobile	AMD 100-999: AMD 30 AMD 1,000 and more: 3%
5.	Mobile TeleSystems PJSC	MTS Russia	Mobile	5%
6.	VimpelCom PJSC	Beeline Russia	Mobile	5%
7.	MegaFon PJSC	MegaFon Russia	Mobile	5%
8.	Nova Technology JSC	BeelineGeo	Mobile	3%
9.		Geocell	Mobile	3%

¹ Bank/card account top-up, loan repayment and payments can be made only in AMD with AMD 1,000, 2,000, 5,000, 10,000, 20,000 and 50,000 banknotes or AMD 100, AMD 200 or AMD 500 coins. In case of top-up of foreign currency accounts, the AMD-denominated amounts inserted into the terminal will be converted at the non-cash exchange rate prevailing in the bank at the moment of card account credit.

² The Client cannot top-up the foreign currency account via terminal.

10.		Magti99	Mobile	3%
11.		MagtiBani	Mobile	3%
12.		MagtiBali	Mobile	3%
Utilities				
13.	Yerevan Djur CJSC	Veolia djur	Water supply	0%
14.	Lori Water and Sewerage CJSC	Lori water	Water supply	0%
15.	Shirak Water and Sewerage CJSC	Shirak water	Water supply	0%
16.	Norakunk CJSC	Norakunq	Water supply	0%
17.	Armenian Water and Sewerage Company CJSC	Arm water	Water supply	0%
18.	Water Users Company	Water supply in regions	Water supply	0%
19.	Water Users Company	Water supply in regions (maintenance)	Water supply	0%
20.	Electric Networks of Armenia CJSC	Electric network for individuals	Power supply	0%
		Electric network for legal entities	Power supply to legal entities	0%
21.	Gazprom Armenia CJSC	Gas	Gas supply	0%
22.	Gazprom Armenia CJSC	Gas maintenance	Service	0%
23.	CrossNet LLC	Cross.am	Landline	0%
24.	GNC ALFA CJSC (Rostelecom)	Rostelecom	Landline	0%
25.	Ucom LLC	Ucom fixed	Landline	0%
26.	Veon Armenia CJSC	Beeline fixed	Landline	0%
27.	Artsakhenergo CJSC	Artsakhenergo for physical entities	Power supply	0%
28.	Artsakhenergo CJSC	Artsakhenergo for legal entities	Power supply	0%
29.	Arstakhgaz CJSC	Artsakh Gaz - service	Service	0%
30.	Arstakhgaz CJSC	Artsakh Gaz - consumption	Gas supply	0%

31.	Water and Sewage CJSC	Arstakhwater	Water supply	0%
TV				
32.	Interactive TV LLC	Interactive	Cable TV	0%
33.	Arminconet CJSC	ArmincoVoip	Cable TV	0%
34.	Ucom LLC	Ucom	Cable TV	0%
35.	Veon Armenia CJSC	Beeline	Cable TV	0%
36.	GNC ALFA CJSC	Rostelecom	Cable TV	0%
37.	ART-TV-NET LLC	Art TV Net	Public electronic communication	0%
38.	Shant LLC	Shant Digital TV	Digital TV	0%
39.	NKO KTSC	NTVPlusRussia	Satellite TV	5%
Internet and IP phone services				
40.	Shant LLC	Web.am internet	Internet	0%
41.	Ucom LLC	Ucom	Internet	0%
42.	Icon Communications CJSC	Icon	Internet	0%
43.	Arminco NK LLC	ArmincoNK	Internet	0%
44.	GNC ALFA CJSC	Rostelecom	Internet	0%
45.	Gharabagh Telecom CJSC	Gharabagh Telecom Internet	Internet	AMD 100-999: AMD 30 AMD 1000 and more: 3%
46.	ARSTAKHKAP CJSC	Arstakhkap	Internet	0%
47.	F NET LLC	Family Network	Internet and TV	0%
Commercial organizations				
48.	Oriflame Cosmetics LLC	Oriflame	Account top-up	0%
49.	Faberlic Zakavkazye LLC	Faberlic	Account top-up	0,5%
50.	Mancho Group LLC	Mancho Group	Intermediary services	0%
51.	Restart Marketing LLC	Crossroad	Sale of goods	0%
52.	Derenik Garegin Hayrapetyan IE	List.am	Online services	0%
53.	AM Automotive LLC	Auto.am	Online services	0%
54.	GGTAXI LLC	GGTaxi	Taxiservice	0%
55.	Globbering LLC	Globbering	Cargo transportation	3%
56.	SHIPEX CJSC	Shipex	Cargo transportation	0%

57.	Z S TOP LLC	Skill	Eduation	0%
58.	Tomsarkgh LLC	Tomsarkgh.am	Online ticket platform	0%
59.	Velvio LLC	Yerevan Ride	Bicycle rent	0%
60.	Mimo LLC	Mimo bike	Bicycle rent	0%
State duties and charges				
61.	Traffic Police of Armenia	Local license plate number	Payment of traffic tickets	AMD 300
		Traffic violations		
		Foreign license plate number		
62.	Ministry of Foreign Affairs	Ministry of Foreign Affairs	Government duties	AMD 200
63.	State Committee of Real Estate Cadaster	State Committee of Real Estate Cadaster	Government duties	AMD 300
64.	Tel-Cell CJSC	State Register	Payments to the State Register	AMD 200
65.	Sinevize LLC	Ekeng	Electronic/digital signature activation fee	AMD 300
66.	Parking City Service LLC	Parking	Parking fee	100-999: AMD 0; 1,000--12,000: AMD 200
67.	Parking City Service LLC	Parking penalty	Payment of parking penalties	AMD 200
68.	Tsarav Aghbyur community	Tsarav Aghbyur community	State fees	AMD 200
69.	Passport and Visa Department (Police of the RA)	OVIR	State payments	AMD 100-1100: AMD 60 AMD 1101 and more: AMD 120
70.	State Register payments	State Register	State payments	AMD 200
Finance				
71.	Idram LLC	Idram	E-wallet	AMD 100-1,000: AMD 30 AMD 1,001-4,999: 2% AMD 5,000 and more: 1%
72.	Triang LLC	Webmoney	E-wallet	3%
73.	Yandex CJSC	Yandex.Money	E-wallet	3%
74.	Kiwi JSC	Qiwi	E-wallet	3%
75.	Mobidram LLC	Mobidram	E-wallet	AMD 100-1,000: AMD 30 AMD 1,001-4,999: 2% AMD 5,000 and more: 1%

76.	Idram LLC	Upay	E-wallet	AMD 100-1,000: AMD 30 AMD 1,001-4,999: 2% AMD 5,000 and more: 1%
77.	Tel-Cell	Twallet	E-wallet	0%
Insurance				
78.	Reso ACJSC	Reso	Insurance services	AMD 300
79.	Armenia ACJSC	Armenia Insurance	Insurance services	AMD 300
80.	SIL Insurance ACJSC	SilInsurance	Insurance services	AMD 300
81.	Rosgosstrakh ACJSC	Rosgosstrakh	Insurance services	AMD 300
82.	Nairi ACJSC	Nairi Insurance	Insurance services	AMD 300