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TERMS OF CUSTOMIZED BANKING PACKAGES (PARTNER/PREMIUM/PERSONA)		Edition 12	
		Effective date: June 7, 2023	

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This document outlines the terms and conditions of customized banking packages (Partner, Premium, Persona) offered by Ameriabank CJSC (the “Bank”) to personalize the cooperation with clients and their service under Partner, Premium and Persona packages.

These terms constitute a public offer which is considered to be accepted by clients in the manner provided for under Ameriabank CJSC General Terms and Conditions of Provision of Banking Services to Individuals¹ from the time of submission to the Bank of the respective application-agreement signed/authorized by the client.

1. Eligibility Criteria for Premium and Partner Packages

The average semiannual ¹ balance on the bank and/or bond accounts that the client alone or the client and his/her family members hold with Ameriabank CJSC is at least AMD 120 million or its equivalent.	Partner ^{1,2}
The average semiannual ¹ balance on the bank and/or bond accounts that the client alone or the client and his/her family members hold with Ameriabank CJSC is at least AMD 40 million or its equivalent.	Premium ^{1,2}

¹The exact balance and turnover are determined based on the respective period preceding the time the client applies for the package.


²Partner and Premium service packages may be also offered to the client’s family members, i.e father, mother, spouse and children.

2. Package Service Fee³

2.1. Persona

Condition	Package fee
Average monthly credit turnover ¹ of the client’s account with Ameriabank CJSC during a calendar half-year (credit transactions other than the loan proceeds provided by the Bank) is AMD 400,000 or its equivalent.	AMD 10,000 per calendar half-year, chargeable during the first month following the calendar half-year

¹ Ameriabank CJSC General Terms and Conditions of Provision of Banking Services to Individuals (11RBD RL 72-01-01, approved by Management Board Resolution # 02/03/15 dated February 04, 2015), <https://ameriabank.am/useful-links>

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Average monthly credit turnover ¹ of the client's account with Ameriabank CJSC during a calendar half-year (credit transactions other than the loan proceeds provided by the Bank) is less than AMD 400,000 or its equivalent.	AMD 20,000 per calendar half-year, chargeable during the first month following the calendar half-year
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³ The client may use the package in accordance with the conditions specified in the table above paying a respective fee. If the client accounts are opened during the current calendar half-year, the service fee will be charged starting from the next calendar half-year. If the agreement with the client is terminated during or at the end of the same calendar half-year when business relationship was established under the package, the fee per calendar half-year will be charged in full. If the agreement with the client is terminated during the calendar half-year following that when business relationship was established under Persona package, the service fee stipulated in the Bank tariffs for one calendar half-year will be charged in full.

2.2. Partner and Premium

	Premium	Partner
If the client meets eligibility criteria at the time of account opening and at any time thereafter	No fee	No fee
If the client doesn't meet eligibility criteria at the time of account opening and at any time thereafter	AMD 40,000 ⁴ per calendar half-year, chargeable during the calendar half-year following the current calendar half-year	No fee

⁴ If the client enters into business relationship with the Bank under Premium service package but the application-agreement is terminated during and/or upon expiry of the same calendar half-year or during the next calendar half-year due to the client's failure to meet the eligibility criteria, the service fee for the given half-year will not be charged.


3. **Special fee package**, including discounts and preferential rates

3.1. Ameriabank CJSC Tariffs for Individualsⁱⁱ

3.2. Ameriabank CJSC Card Rates and Feesⁱⁱⁱ. Each client can have one debit and one credit card on the following terms⁵:

ⁱⁱ Ameriabank CJSC Tariffs for Individuals (11RBD PL 72-01-01, approved by Management Board Resolution # 03/59/15 dated May 27, 2015) <https://ameriabank.am/useful-links>

ⁱⁱⁱ Ameriabank CJSC Card Rates and Fees (11RBD PL 72-56, approved by Management Board Resolution # 02/20/15 dated July 29, 2015) <https://ameriabank.am/useful-links>

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	Persona	Premium	Partner
ARCA/Standard/Classic	No annual service fee	No annual service fee	No annual service fee
Gold	One card without annual service fee	No annual service fee	No annual service fee
Platinum	One card without annual service fee	No annual service fee	No annual service fee
Signature	N/A	50% off annual service fee	No annual service fee
Infinite	N/A	50% off annual service fee	No annual service fee
Withdrawal of cash from Ameriabank ATMs using debit cards in AMD	0%	0%	0%
Card transaction insurance as per Ameriabank CJSC Card Transaction Insurance Terms during the period they are effective	No annual service fee	No annual service fee	No annual service fee
Provision of cards at the Bank branches (chargeable only for the newly issued cards)	AMD 1,000 ⁶	Free	Free

⁵Other terms of payment cards are defined as per the rates and fees of the bank effective at each particular time.

⁶The 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.

3.3. Deposits⁷

	Persona	Premium	Partner
Extra interest rate	N/A	0.25%, applicable only for deposits with maturity of 181 days or longer	0.25%, applicable only for deposits with maturity of 181 days or longer

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⁷Other terms of deposits are defined as per the rates and fees of the bank effective at each particular time.

3.4. Loans⁸

	Persona	Premium	Partner
Loan provision fee⁸	N/A, if below AMD 50,000 If the fee is above AMD 50,000, the difference between it and AMD 50,000 is charged.	N/A, if below AMD 50,000 If the fee is above AMD 50,000, the difference between it and AMD 50,000 is charged.	N/A, if below AMD 50,000 If the fee is above AMD 50,000, the difference between it and AMD 50,000 is charged.
Preferential interest rates on loans			
Collateral-free line of credit/overdraft (In all currencies)	-	15% ⁹	15% ⁹
Home loans (for real estate purchase, renovation and construction)	0.5% below the standard annual rates of Ameriabank in case of loans in AMD and EUR	1% below the standard annual rates of Ameriabank in case of loans in AMD and EUR	1% below the standard annual rates of Ameriabank in case of loans in AMD and EUR
Car loans	0.5% below the standard annual rates of Ameriabank in case of loans in AMD and EUR	1% below the standard annual rate of Ameriabank	1% below the standard annual rate of Ameriabank
Loans secured by deposits/bonds	-	+3% margin	+3% margin


⁸Other terms of loans are defined as per the rates and fees of the Bank effective at each particular time. In case of consumer loans issued by the Bank via scoring system, the loan disbursement fee will not be charged unless the loan application is submitted on the Bank premises. In such cases, the loan disbursement fee will be charged in the amount of 1% of the loan principal or AMD 10,000, whichever is less.

⁹Unless a more beneficial interest rate is stipulated for the given card type.

3.5. Other services

3.5.1. Under Persona Package

Safe deposit boxes	Fee
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If signing the safe custody agreement for any term other than 1 year	20% off
If signing the safe custody agreement for 1 year	30% off

3.6. Provision of **MyAmeria** app free of charge

4. Customized Service

	Persona	Premium	Partner
Assigned client manager	No	Premium/Partner Manager	Premium/Partner Manager
Arranging a meeting with the client manager in advance	No	Yes	Yes
Possibility to get out-of-queue services	No	Yes	Yes
After-hours service during the business day (by prior appointment with the client)	No	Yes	Yes
Dedicated service area with limited access and possibility of cash operations	No	Yes	Yes
Services at the client's office premises	No	Yes	Yes
Identifying the client's belonging to a certain package	Engraving on the GOLD/PLATINUM card	Engraving on the GOLD/ PLATINUM card	Engraving on INFINITE card
Regular meetings with management	No	Meetings with mid/top managers of the Bank at least once a year	Meetings with the top managers of the Bank/Group at least once a year. Opportunity to have the mobile phone number
2 complimentary "not-for-sale" tickets to the significant events organized and financed by the Bank	No	Based on presentation by the client manager, upon approval by the person authorized in accordance	Yes

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		with the Client Policy (11RBD/12CIBP 7201)	
Notice on and opportunity to attend forums, seminars and presentations of new services	Based on presentation by the client manager, upon approval by the person authorized in accordance with the Client Policy (11RBD/12CIBP 7201)	Based on presentation by the client manager, upon approval by the person authorized in accordance with the Client Policy (11RBD/12CIBP 7201)	Yes
Wishes and gifts on birthdays and other holidays	Based on presentation by the client manager, upon approval by the person authorized in accordance with the Client Policy (11RBD/12CIBP 7201)	Based on presentation by the client manager, upon approval by the person authorized in accordance with the Client Policy (11RBD/12CIBP 7201)	Yes
Simple and fast procedure for provision of banking services (e.g., loan disbursement in 3 days if all required documents are in place)	No	Yes	Yes
Urgent increase of credit limit, if required	No	Yes	Yes

5. Other benefits if envisaged under the services provided by the Bank's partner companies