

AMERIABANK CJSC TARIFFS FOR INDIVIDUALS

1. GENERAL PROVISIONS

1. All commissions shall be charged in AMD.
2. Commissions expressed as percentage of foreign currency amounts shall be charged in AMD, at the Bank's board buy exchange rate (clearing).
3. If the client has no sufficient funds available on his/her AMD account, the Bank may convert the full or partial amount of commission from the foreign currency accounts at the Bank's board buy exchange rate.
4. All postal and telecommunication expenses, as well as third bank costs shall be charged additionally.
5. The Bank may review current tariffs, advising the clients through making the changes available for them on the website or within the Bank premises. The changes shall take effect on the date fixed by the Bank, but not earlier than the client notice date.
6. Based on long-term cooperation between the Bank and the client, the volume of transactions and other sound reasons, the Bank may apply tariffs and rates different from those defined herein. All such tariffs will be specified in other documents and/or supplementary covenants and agreements.
7. All commissions subject to VAT shall include VAT.
8. In case of termination of services fees paid before termination are not refundable.

2. OPENING AND MANAGEMENT OF BANK ACCOUNTS

(including service of non-account holders)

Item	Standard	Persona	Premium/ Partner
1. Account opening + service package (package includes accounts in AMD and one foreign currency, Internet Bank/Mobile Bank (with Ameria Token); one Visa Classic or MasterCard Standard card without annual service fee ¹)	AMD 3,000	N/a	N/a
2. Distance opening of Smart account + service package (package includes an account in AMD, Internet Bank/Mobile Bank (with Ameria Token), one VISA Classic or MasterCard Standard)	Free	Free	Free
3. Account opening²			
3.1. Accounts in AMD			
3.1.1. For Armenian citizens	Free	Free	Free
3.1.2. For non-citizens ³	AMD 5,000	AMD 5,000	Free
3.2. Accounts in foreign currency			
3.2.1. At Yerevan-based branches	AMD 1,000 per account	Free	Free
3.2.2. At branches outside Yerevan	AMD 500 per account	Free	Free
3.2.3. If opened via Internet Bank/Mobile Bank	Free	Free	Free
4. Minimum account balance⁴	N/a	N/a	N/a
5. Account management⁵			
5.1. If during the calendar half-year the average cash flows on the client's accounts are at least AMD 150,000, or the average daily balance on the accounts is above AMD 50,000	Free	Free	Free
5.2. If during the calendar half-year the average cash flows on any of the client's account are less than AMD 150,000, or the average daily balance on the accounts is less than AMD 50,000	AMD 1,000 per calendar half-year	Free	Free

¹ Package available only for citizens of Armenia. In case of refusal to use one or several services, the price does not change. Services not included in the package are chargeable pursuant to their respective tariffs. The package is applicable to existing clients, if they do not use any of the package services.

² To use bank services clients need to open an account in AMD. No account opening fees in case of time deposits, **purchase of bonds**, safe deposit box renting or brokerage account opening.

³ **Fee charged only for the first AMD account.**

⁴ 0% annual interest on credit balance.

⁵ The turnover of any account of the client (including card accounts) applies to all other accounts (this provision is applicable only in terms of charging the commissions). If the client has a card account linked to an active card, no commission is charged. If the account is linked to a closed card, the commission is chargeable. Commissions are charged within two weeks following each calendar half-year.

If there were no cash flows on the account during the most recent 12 months, the client account debiting transactions will be restricted within two weeks following each calendar quarter.

If there were no cash flows on the account during the most recent 12 months and the account balance is zero, the account will be closed within two weeks following each calendar half-year.

Account maintenance fee shall not be charged from the clients having brokerage accounts.

6. Distance banking⁶			
6.1. Internet (Online) Banking/ Mobile Banking System with an access to view the account activity and statements and execute transactions			
6.1.1. With a token generating once-time passwords	Lump sum fee of AMD 3,000 (including one token generating one-time password to log into the system and authorize the transactions)	Free	Free
6.1.2. With Ameria Token app code	Lump sum fee of AMD 1,000 (including one code for Ameria Token application to log into the system and authorize the transactions)	Free	Free
6.1.3. Provision of a token/Ameria Token (in case of loss or damage), replacement of the existing token	AMD 1,000, VAT included	AMD 1,000, VAT included	AMD 1,000, VAT included
6.2. Through phone banking ⁷	AMD 5,000 lump sum	AMD 5,000 lump sum	Free
7. Provision of statements, information and copies of documents			

⁶ The Bank defines currency exchange rates every business day. Such rates remain effective during open hours of the Bank. The Bank is entitled to reject conversion applications received by distance banking systems on non-open hours (before 09.30 a.m. and after 5:00 p.m) and non-business days (including Saturdays).

⁷ Phone banking features the following services, which are subject to the limits specified below:

N	Operation	Limit per transaction (AMD or foreign currency equivalent)
1	Getting voice information about accounts	N/A
2	Setting (agreeing) transaction value and currency for FX transactions	N/A
3	Transfers between client's accounts with Ameriabank	Up to AMD 10,000,000
4	Transfers between the client's and other parties' accounts with Ameriabank	Up to AMD 10,000,000
5	Non-cash FX transactions	Up to AMD 10,000,000
6	Transfers to other Armenian banks if the client has previously made the same transfer	Up to AMD 5,000,000
6.1	Transfers to other Armenian banks if the client makes the transfer for the first time	Up to AMD 3,000,000
7	International transfers	Max AMD 2,000,000 daily
8	Utility payments	Up to AMD 1,000,000

7.1. Provision of up to 1 year-old account statements, copies of account statements or other documents kept in electronic form	Free	Free	Free
7.2. Provision of more than 1 year-old account statements, copies of account statements or other documents kept in electronic form	AMD 5,000 per annual statement per account, VAT included	AMD 5,000 per annual statement per account, VAT included	Free
7.3. Provision of statement with any date, by emailing to the customer without stamp	Free	Free	Free
7.4. Provision of references			
7.4.1. To holders of 3 and more months old accounts	AMD 3,000, VAT included	AMD 3,000, VAT included	Free
7.4.2. To holders of less than 3 months old accounts	AMD 5,000, VAT included	AMD 5,000, VAT included	Free
7.4.3. If ordered online by Internet Bank/ Mobile Bank/on the Bank's website ⁸	AMD 1,000, VAT included	Free	Free
7.5. Account statement delivery			
7.5.1. By e-mail	Free	Free	Free
7.5.2. By post within Armenia	Free	Free	Free
7.5.3. By post outside Armenia ⁹	As per postal service bills	As per postal service bills	As per postal service bills
8. SMS notification			
8.1. Operational SMS alerts			
8.1.1. Account balance reporting (daily)	AMD 3,000 per annum, VAT included	AMD 3,000 per annum, VAT included	Free
8.1.2. Account balance reporting (at least once a week)	AMD 1,000 per annum, VAT included	AMD 1,000 per annum, VAT included	Free
8.1.3. Brief statement of latest transactions on the account	AMD 3,000 per annum, VAT included	AMD 3,000 per annum, VAT included	Free
8.2. Informational SMS alerts			
8.2.1. On every change of the Bank's exchange rates	AMD 10,000 per annum, VAT included	AMD 10,000 per annum, VAT included	Free
8.2.1.1. cash			
8.2.1.2. non-cash			
8.2.2. on average exchange rates on the FX market as declared by the CBA (daily)	AMD 3,000 per annum, VAT included	AMD 3,000 per annum, VAT included	Free
9. Direct debit for utility bills	Free	Free	Free
10. Execution of the client's standing orders¹⁰	Free	Free	Free
11. Provision of power of attorney by individuals (clients) (In the presence of the grantor)	AMD 3,000, VAT included	AMD 3,000, VAT included	Free
12. Cash transactions by non-account holders,			

⁸ The reference requests should be filed one banking day in advance.

⁹ The delivery is provided by regular mail.

¹⁰ Standing payment orders should contain the exact date of the transaction, currency, amount, beneficiary's name/account number.

unless other fee is chargeable for such transaction under these tariffs ¹¹			
12.1. At Yerevan-based branches	AMD 1,000	N/A	N/A
12.2. At branches outside Yerevan	AMD 500	N/A	N/A
13. Review of non-account holder's application for banking services (unless other fee is chargeable for such application under these tariffs)	AMD 1,000	N/A	N/A

3. CASH TRANSACTIONS

Item	Standard	Persona	Premium/ Partner
1. Client account crediting in cash			
1.1. AMD			
1.1.1. To accounts of payment and settlement organizations	0.3%, minimum AMD 5,000	0.3%, minimum AMD 5,000	0.3%, minimum AMD 5,000
1.1.2. To other customers			
1.1.2.1. ≤50,000 AMD ¹²	AMD 500	AMD 500	Free
1.1.2.2. >50,000 AMD	Free	Free	Free
1.2. USD, EUR	Free	Free	Free
1.3. RUB, GBP, CHF and other foreign currencies ¹³	According to the rates prevailing in the bank on that day	According to the rates prevailing in the bank on that day	Free

¹¹ The fee is not applied in case of currency exchange transactions.

¹² No commission for cash deposit in the following cases:

- ✓ Account top-up to pay commissions
- ✓ Account top-up to make payments to government and local authorities of Armenia, including notary offices, service agencies of state committee of real estate cadaster and other government bodies
- ✓ Cash deposit as part of other operations handled by teller

¹³ Depositing cash as a time deposit is free of charge. If the deposit is terminated early within the first 30 days after it is made, a repayment fee is charged at the rate applicable to cash deposits as of that date.

2. Cash withdrawal¹⁴			
2.1. From funds credited to client's account in cash	Free	Free	Free
2.2. From funds credited to client's account via wire transfer ¹⁵			
2.2.1. AMD			
2.2.1.1. At Yerevan-based branches	0.2%, minimum AMD 500	0.2%, minimum AMD 500	Free
2.2.1.2. At branches outside Yerevan	0.1%, minimum AMD 200	0.1%, minimum AMD 200	Free
2.2.2. RUB	0.3%, minimum AMD 1,000	0.2%, minimum AMD 1,000	0.2%, minimum AMD 1,000
2.2.3. Other foreign currencies	0.5%, minimum AMD 1,000	0.5%, minimum AMD 1,000	0.5%, minimum AMD 1,000
2.3. Cash withdrawal through cashing centers of Ameriabank (POS terminal) with cards issued by other banks	2%, minimum AMD 2,000	2%, minimum AMD 2,000	1%, minimum AMD 1,500
2.4. Cash withdrawal by non-account holders	1%, minimum AMD 3,000	N/A	N/A
2.5. Delivery of cash from transfers within Ameriabank accounts to non-account holders			

¹⁴ Cash is provided as follows below:

Office	Cash withdrawal without filing an application in advance	Cash withdrawal based on the application filed in advance		
	Amount requested (to be provided during the same operational day when the application was filed)	Amount requested	Timing for provision of cash if the application was filed before 1:00 p.m.	Timing for provision of cash if the application was filed after 1:00 p.m.
Kamar Branch/ Head Office	Up to AMD 30 million, USD 100,000, EUR 30,000 or AMD 1 million equivalent in another currency (in case of other currencies)	Over AMD 30 million, USD 100,000, EUR 30,000, or AMD 1 million equivalent in another currency (in case of other currencies)	Up to 1 operational day	Up to 2 operational days
Yerevan-based branches (other than Kamar Branch)	Up to AMD 20 million, USD 25,000, EUR 15,000 or AMD 1 million equivalent in another currency (in case of other currencies)	Over AMD 20 million, USD 25,000, EUR 15,000 or AMD 1 million equivalent in another currency (in case of other currencies)	Up to 1 operational day	Up to 2 operational days
Branches outside Yerevan	Up to AMD 10 million, USD 20,000, EUR 10,000 or AMD 1 million equivalent in another currency (in case of other currencies)	Over AMD 10 million, USD 20,000, EUR 10,000 or AMD 1 million equivalent in another currency (in case of other currencies)	Up to 5 operational days	

If after cash withdrawal the client closes his all accounts, and the account balance is less than the required minimum cash withdrawal fee, no cash withdrawal fee shall be charged.

¹⁵ No commission is charged for cash withdrawal under the following products/services:

- ✓ Amounts generated from time deposits, including the interest accrued (except for deposits repaid before the due date)
- ✓ Amounts of the interest on the savings accounts
- ✓ Amounts of the bonds, including the paid coupon if such bonds have been retained until the maturity date.

This commission is also applicable to loans provided by the bank and credited to the clients' account, unless otherwise envisaged by the terms of the given loan facility.

2.5.1. In AMD	0.3%, minimum AMD 1,000	N/A	N/A
2.5.2. In other currencies	0.5%, minimum AMD 1,000	N/A	N/A
3. Acceptance, exchange or provision of AMD coins for non-account holders			
3.1. AMD 50,000 or less	Free	N/A	N/A
3.2. Over AMD 50,000	1%, minimum AMD 1,000	N/A	N/A
4. Exchange of foreign currency coins			
4.1. EUR (1 euro and coins with higher nominal value are accepted)	20% of the amount to be exchanged	20% of the amount to be exchanged	20% of the amount to be exchanged
4.2. USD and other foreign currency coins	N/a	N/a	N/a
5. Exchange of worn-out banknotes			
5.1. AMD	Free	Free	Free
5.2. USD, EUR	3%	3%	Free
5.3. RUB	2%	2%	Free
5.4. GBP, CHF, CAD, AUD	5%	5%	5%
6. Authentication and packaging of banknotes (AMD, USD, EUR, GBP, RUB and CHF)			
	0.1% of the amount (min AMD 500)	0.1% of the amount (min AMD 500)	Free
7. Utility payments by account holders (at the counter) ¹⁶	Free	Free	Free
8. Cash in Transit (collection) services			
8.1. Up to AMD 5 mln or its equivalent in other currency	N/A	N/A	Fee specified in point 2 + AMD 10,000
8.2. AMD 5 mln or its equivalent in other currency	N/A	N/A	Fee specified in point 2 + 0.1% + actual costs of CIT services
9. Currency conversion via ATMs (depending on the exchange rate and amount)			
	AMD 1-999	AMD 1-999	AMD 1-999

4. TRANSFERS¹⁷

¹⁶ For non-account holders this service is available only at payment terminals.

¹⁷ The Bank accepts payment orders filed in paper or via distant banking solutions and processes them in accordance with the table below provided that the amount to be transferred is actually available on the client's account.

	Payment orders filed in paper form				Payment orders filed via Bank-Client or Internet-Bank or Mobile Banking systems Payment orders through phone banking (except transfers within Ameriabank accounts)			
	Acceptance	Transfer	Acceptance	Transfer	Acceptance	Transfer	Acceptance	Transfer
AMD	Before 1:00 p.m.	Same banking day	After 1:00 p.m.	Next banking day	Before 2:00 p.m.	Same banking day	After 2:00 p.m.	Next banking day
USD	Before 4:00 p.m.	Same banking day	After 4:00 p.m.	Next banking day	Before 5:00 p.m.	Same banking day	After 5:00 p.m.	Next banking day
Other currency	Before 3:00 p.m.	Same banking day	After 3:00 p.m.	Next banking day	Before 4:00 p.m.	Same banking day	After 4:00 p.m.	Next banking day

Item	Standard	Persona	Premium/ Partner
1. Remittances in AMD			
1.1. To accounts of payment and settlement organizations	0.3%, minimum AMD 5,000	0.3%, minimum AMD 5,000	0.3%, minimum AMD 5,000
1.2. Other transfers			
1.2.1. Within Ameriabank accounts	Free	Free	Free
1.2.2. To Armenian banks			
1.2.2.1. For account holders ¹⁸	Free	Free	Free
1.2.2.2. For non-account holders at Yerevan-based branches	0.1%, minimum AMD 1,000	N/A	N/A
1.2.2.3. For non-account holders at branches outside Yerevan ¹⁷	0.1%, minimum AMD 500	N/A	N/A
2. Remittances in foreign currency¹⁹			
2.2. Within Ameriabank accounts	Free	Free	Free
2.3. In RUB			
2.3.1. Correspondent and intermediary bank costs chargeable to transfer amount	AMD 3,000	AMD 3,000	AMD 3,000
2.3.2. Correspondent and intermediary bank costs borne by Ameriabank	0.1%, minimum AMD 3,000, maximum AMD 30,000	0.1%, minimum AMD 3,000, maximum AMD 30,000	0.1%, minimum AMD 3,000, maximum AMD 30,000
2.4. In USD, EUR			
2.4.1. Correspondent and intermediary bank costs chargeable to transfer amount	0.1%, minimum AMD 5,000, maximum AMD 12,000	0.1%, minimum AMD 5,000, maximum AMD 12,000	AMD 5,000
2.4.2. Costs of correspondent banks borne by Ameriabank, costs of intermediary banks, if any, charged to the amount of remittance			
2.4.2.1. If the payment order is filed in paper form	0.15%, minimum AMD 7,500, maximum AMD 50,000	0.15%, minimum AMD 7,500, maximum AMD 50,000	0.1%, minimum AMD 7,500, maximum AMD 50,000
2.4.2.2. If the payment order is filed online via Internet Banking/ Mobile Banking system	0.1%, minimum AMD 6,000, maximum AMD 50,000	0.1%, minimum AMD 6,000, maximum AMD 50,000	0.1%, minimum AMD 6,000, maximum AMD 50,000
2.4.3. Costs of all correspondent and intermediary banks are borne by the bank	Commission specified by point 2.3.2 + AMD 10,000	Commission specified by point 2.3.2 + AMD 10,000	Commission specified by point 2.3.2 + AMD 10,000
2.5. In other foreign currencies quoted by the Bank			
2.5.1. Costs of all correspondent and intermediary banks are charged to the	0.1%, minimum AMD	0.1%, minimum AMD	AMD 5,000

Transfers within Ameriabank accounts, ordered by telephone banking, are executed within the same banking day.

While executing transfers from card accounts the relevant commissions are added to the fees specified in this chapter 4 (see the Terms of Card Issuance and Usage).

¹⁸ The Bank shall charge AMD 10,000 for each same-day transfer in the amount of up to AMD 50 million if the payment orders were submitted in paper from 1:00 p.m. to 3:00 p.m. (2:00 p.m. to 3:15 p.m. in case of electronic payment orders).

¹⁹ If the transferred amount totals USD 3 million or more or its equivalent in other currency, the transfers are executed only in accordance with points 2.2, 2.3.2 and 2.4.2 subject to commission of AMD 1 million. Transfers to Syrian, Cuban banks and branch offices are charged as described in points 2.3.1 and 2.4.1.

amount of remittance.	5,000, maximum AMD 12,000	5,000, maximum AMD 12,000	
2.5.2. Costs of all correspondent banks are borne by the bank. Costs of other intermediaries (if any) are further reimbursed by the client. ²⁰			
2.5.2.1. If the payment order is filed in paper form	0.15%, minimum AMD 12,000, maximum AMD 50,000	0.15%, minimum AMD 12,000, maximum AMD 50,000	0.1%, minimum AMD 12,000, maximum AMD 50,000
2.5.2.2. If the payment order is filed online via Internet Banking/ Mobile Banking system	0.1%, minimum AMD 10,000, maximum AMD 50,000	0.1%, minimum AMD 10,000, maximum AMD 50,000	0.1%, minimum AMD 10,000, maximum AMD 50,000
2.6. Transfer of amount in currency not quoted by the bank ²¹	0.2%, minimum AMD 20,000, maximum AMD 100,000	0.2%, minimum AMD 20,000, maximum AMD 100,000	0.2%, minimum AMD 20,000, maximum AMD 100,000
2.7. Transfer of money to Ameriabank's client accounts from ARCA, VISA or MasterCard cards ²²	2%	2%	2%
2.8. For non-account holders			
2.8.1. In RUB	Commission specified in point 2.2 + AMD 10,000	N/A	N/A
2.8.2. In USD, EUR and other foreign currencies quoted by the Bank ²³	AMD 15,000	N/A	N/A
3. Transfers in gold (999.9)			
3.2. Within bank accounts	Free	Free	Free
3.3. To Armenian and foreign banks ¹⁵	AMD 20,000 (per each incoming or outgoing transfer)	AMD 20,000 (per each incoming or outgoing transfer)	AMD 15,000 (per each incoming or outgoing transfer)
4. Cancellation and amendment of payment order data based on the client's written request²⁴			
4.2. AMD	AMD 1,000	AMD 1,000	AMD 1,000
4.3. Foreign currency ²⁵	AMD 25,000	AMD 25,000	AMD 25,000
5. Cancellation and amendment of payment			

²⁰ Charges presented to Ameriabank by intermediary banks shall be charged to client accounts.

²¹ The transfer is executed in USD and the amount is credited to the recipient's account in the currency indicated by the client.

²² No more than 3 transfers a day to one and the same account are allowed. Limit per transaction is as specified below:

Currency	Amount
AMD	500,000
USD	1,000
EUR	1,000
RUB	50,000

²³ Transfers in USD, EUR and other foreign currencies for non-account holders are performed by "Costs of all correspondent and intermediary banks are charged to the amount of remittance" option.

²⁴ Fees are not charged, if at the time of cancellation request the amount has not been debited yet.

²⁵ In addition to the specified tariff, third party's expenses are also chargeable to the client.

order data based on the client's request processed by Internet Banking/Mobile Banking System ²⁶			
5.2. In case of payments in AMD	AMD 500	AMD 500	AMD 500
5.3. In case of payments in RUB	AMD 10,000	AMD 10,000	AMD 10,000
5.4. In case of payments in other currencies	AMD 25,000	AMD 25,000	AMD 25,000
6. Return of the client's payment order by the correspondent bank due to wrong or inaccurate data provided by client (including where recipient's account has been closed)			
6.2. In case of payment orders in AMD	Free	Free	Free
6.3. In case of payment orders in RUB	AMD 25,000	AMD 25,000	AMD 25,000
6.3.1. If the payment order was filed Internet Banking or Mobile-Banking systems	AMD 10,000	AMD 10,000	AMD 10,000
6.4. In case of payment orders in other currencies ¹⁶	AMD 25,000	AMD 25,000	AMD 25,000
7. Crediting foreign currency to account in non-cash form	Free	Free	Free

5. OPENING AND MANAGEMENT OF ESCROW ACCOUNTS

Item	Standard/Persona/Premium/Partner
1. Account opening and management	For transactions within 500 million AMD or foreign currency equivalent: front-end fee of 0.3% of escrow amount, minimum AMD 50,000 maximum AMD 1,000,000 For transactions exceeding 500 million AMD or foreign currency equivalent: contractual, minimum AMD 1,000,000
2. Amendments to escrow agreement	AMD 25,000 for each supplementary agreement
3. Account closing	Free
4. Cash withdrawal	In accordance with Section 3, "Cash Transactions"
5. Transfer	In accordance with Section 4, "Transfers"

²⁶ Fees are not charged, if the amount has not left the bank yet.

6. INDIVIDUAL SAFE DEPOSIT BOXES AND SAFEKEEPING OF VALUABLES

6.1 Rent of Individual Safe Deposit Boxes

(AMD, VAT included)

Sizes of individual safe deposit boxes			Fees			
	<u>Komitas Branch</u>	<u>Sayat-Nova, Kamar and Ejmiatsin Branches</u>	1 month	3 months	6 months	1 year
Small	250mm*350mm*90mm	300mm*100mm*460mm	15,000	20,000	30,000	35,000
Medium	250mm*350mm*190mm	300mm*200mm*460mm	20,000	30,000	40,000	60,000
Large	250mm*350mm*290mm	600mm*200mm*460mm	25,000	40,000	50,000	80,000
Extra large	-	600mm*900mm*460mm	50,000	80,000	100,000	160,000

The Client shall pay a fee equal to 25,000 Armenian drams (VAT included) for the change of the safe deposit box lock and provision of a new key. There is 20% discount on all types of sizes and lease terms for **Persona/Premium/Partner clients**.

6.2 Safekeeping of Valuables²⁷

(AMD, VAT included)

Weight	Fees			
	1 month	3 months	6 months	1 year
Up to 1 kg	5,000	15,000	20,000	30,000
1 kg or more	10,000	30,000	40,000	50,000

7. SALE OF STANDARD GOLD BARS

Gold bars are available in a range of sizes: 1 ounce, 5g, 10g, 20g, 50g, 100g and 1000g. Gold bars come with a quality certificate.

Gold is quoted depending on its size. The rates are published at the Bank's website www.ameribank.am.

1. Standard gold bar without packaging	Gold cash rate for the particular size of gold bar
2. Standard gold bar with packaging	Gold cash rate for the particular size of gold bar + AMD 3,000, VAT included

8. GUARANTEES

Guarantees issued in favor of American Express	Premium/Partner
1. With cash collateral	1% (charged upfront at the moment of issuance), maximum AMD 180,000
2. Secured by other collateral	1.5% (charged upfront at the moment of issuance), maximum AMD 250,000
3. Without collateral	3% lump sum

²⁷ Applicable to pledged items of gold after complete repayment of loan, if the client does not request the values back within 10 banking days.