

							10 RB PL 72-56
							Version 11
Ameriabank CJSC Card Rates and Fees							Effective date: September 1, 2019
N	Fee	Debit Cards with Overdraft					
	Currency	ArCa Classic	ArCa Mir	Cirrus Maestro/ VISA Electron AYO VISA Classic	Master Card Standard/VISA Classic	Master Card Gold/VISA Gold AYO VISA Classic	Master Card Platinum/VISA Platinum
		AMD	AMD	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR
1	Card issuance	Free	Free	Free of charge	Free of charge	Free of charge	Free of charge
2	Service fee	AMD 2,500 annually	AMD 2,500 annually	AMD 2,500 annually	AMD 6,000 annually	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	Free	Free	Free	Free	Free
5	Annual service of additional card	AMD 1,000	AMD 1,000	AMD 1,000	AMD 3,000	Free	Free
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
8	Annual interest rate applied to card account balance	0%	0%	0%	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
10	Sticker re-issuance (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 re-issuance (in case of card loss, damage, theft, loss of PIN or its disclosure to third parties)	AMD 1,500	AMD 1,500	AMD 1,500	AMD 3,000	AMD 5,000	AMD 5,000
12	Card re-issuance (upon expiry of validity period or in case of seizure of the card by ATMs of other Armenian banks)	Free	Free	Free	Free	Free	Free
13	Accelerated return of Ameriabank cards swallowed by Ameriabank ATMs	AMD 500 for ATMs within branch premises (cards returned within the same business day) AMD 1,500 if the card is returned in Yerevan or other towns with Ameriabank presence (the process will take 2 business days) AMD 5,000 if the card is returned at other communities (the process will take 5 business days)					
	Accelerated return of other bank cards swallowed by Ameriabank ATMs	AMD 5,000 if the card is returned in Yerevan or other towns with Ameriabank presence (the process will take 2 business days) AMD 10,000 if the card is returned at other communities (the process will take 5 business days)					
14	Quick activation of the credit limit (maximum within 1 hour after approval)	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000
15	Card blocking	Free	Free	Free	Free	Free	Free
16	Card unblocking	Free	Free	Free	Free	Free	Free
17	Keeping the card in international STOP-LIST (for 7 days) ²	-	-	AMD 9,000	AMD 9,000	AMD 9,000	AMD 9,000
18	Maximum daily cash withdrawal limit	AMD 500,000	AMD 500,000	AMD 500,000, USD 1,500, EUR 1,500	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
19	Maximum number of cash withdrawal transactions per day	5	5	5	5	5	5
20	Cash withdrawal						
	a) from Ameriabank ATMs	0.0%	0.0%	AMD: 0%; USD, EUR: 0.4%	AMD: 0%; USD, EUR: 0.4%	AMD: 0%; USD, EUR: 0.4%	AMD: 0%; USD, EUR: 0.4%
	b) At counters of Ameriabank branches, including POS-terminals ⁴	0.2%, min AMD 500	0.2%, min AMD 500	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 encashment centers	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
21	Cash deposit into Ameriabank card accounts via Ameriabank's cash deposit machines	Free	Free	Free	Free	Free	Free
22	Cash deposit into Ameriabank card accounts via cash deposit machines of other banks	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
23	Non-cash transactions with card	Free	Free	Free	Free	Free	Free
24	Card to card transfers (via ATMs and virtual cards)	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
25	Transfers from card accounts w/o using the card, including card to card transfers (including with currency exchange) at the Bank branches ³	20a + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs per transfers in various currencies					
26	Transfers from card accounts, including card to card transfers (including with currency exchange) via online banking system	20a + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs per transfers in various currencies					
27	Providing account statement or sending it via e-mail	Free		Free	Free	Free	Free
28	SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more)	Free		Free	Free	Free	Free
29	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
30	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
31	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
32	Card delivery						
	a) Within Armenia and Nagorno Karabakh	Free	Free	Free	Free	Free	Free

	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
33	Card package	-	-	-	-	1. Travel insurance by an insurance company 2. Priority Pass Card	1. Travel insurance by an insurance company 2. Priority Pass Card

¹ The request should be filed before 02:00 p.m. of the banking day. The service is available only if the card is ordered at the Yerevan-based offices.

² Suspension of unauthorized card transactions worldwide

³ Utility payments are not subject to charges.

⁴ No fees are charged if over AMD 1 million is withdrawn from the AMD-denominated card account.