

**Ameriabank CJSC Card Rates and Fees**

Effective date: March 29, 2021

**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. All commissions subject to VAT include VAT.

N	Debit cards with overdraft							
	Card Subtype	ArCa Classic	ArCa Mir	ArCa Carrefour Smile <sup>10</sup>	VISA Classic Mastercard Standard	VISA Classic Student	VISA Gold Mastercard Gold	VISA Platinum Mastercard Platinum
	Currency	AMD	AMD	AMD	AMD/USD/ EUR	AMD/USD/ EUR	AMD/USD/ EUR	AMD/USD/ EUR
	Card validity period	2 years	4 years	2 years	4 years	4 years	4 years	4 years
	Sticker (additional contactless card linked to the primary card) validity period	2 years	2 years	-	2 years	2 years	2 years	2 years
1	Card issuance	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
2	Card service	AMD 2,500 annually	AMD 2,500 annually	AMD 1,000 annually; if ordered as part of Smart package or by Internet/Mobile Banking systems, no fee is applied	AMD 2,500 annually	Free of charge	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 of charge	Free of charge	-	Free of charge	Free of charge	Free of charge	Free of charge
5	Annual service of additional card	AMD 1,000	AMD 1,000	-	AMD 1,000	AMD 1,000	Free of charge	Free of charge
6	Annual service of sticker (contactless card linked to primary card)	AMD 3,000	AMD 3,000	-	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000
7	Minimum card account balance	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8	Annual interest rate accrued to the card account balance	0%	0%	0%	0%	AMD 3% USD 0% EUR 0%	0%	0%
9	Provision of the card within one banking day <sup>1</sup>	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000
10	Sticker reissuance (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



26	Transfers from cards/card accounts, on the basis of card number (via Internet Banking/Mobile Banking app, ATMs, virtual cards) <sup>4</sup>	0.3%	0.3%	-	0.3%	0.3%	0.3%	0.3%
27	Transfers from card accounts to other accounts, at the Bank premises or via Internet Banking/Mobile Banking app (including with currency exchange) <sup>5</sup>	Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for transfers per respective type and currency		5% + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for transfers per respective type and currency	Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for transfers per respective type and currency			
28	Transfers from cards to accounts/cards of Ameriabank customers via the Bank website <sup>6</sup>	2.0%	2.0%	-	2.0%	2.0%	2.0%	2.0%
29	Ameriastream <sup>7</sup> transfers made from a card account via Internet Banking/Mobile Banking app	1.0%	1.0%	-	1.0%	1.0%	1.0%	1.0%
	Ameriastream <sup>7</sup> transfers made via the Bank website (web version)	2.0%	2.0%	-	2.0%	2.0%	2.0%	2.0%
30	E-wallet top-up with a card	0%	0%	-	0%	0%	0%	0%
31	Provision of statements	According to Ameriabank CJSC Tariffs for Individuals, Chapter 2, section “Provision of statements, information and copies of documents”						
32	SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more)	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
33	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	AMD 10 per transaction, VAT included
34	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	AMD 10,000 per transaction, VAT included
35	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
36	Card delivery							
	a) Within Armenia and Artsakh	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
	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	According to the postal bill
37	Provision of cards at the Bank branches (chargeable only for the newly issued cards) <sup>8</sup>	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000
38	Card transaction insurance as per Ameriabank CJSC Card Insurance Terms during the period they are effective <sup>9</sup>	-	-	-	AMD 3,000 annually	AMD 3,000 annually	AMD 5,000 annually	AMD 5,000 annually

39	Card package	-	-	-	-	1. Travel insurance by an insurance company 2. Priority Pass Card <sup>11</sup>	1. Travel insurance by an insurance company 2. Priority Pass Card <sup>11</sup>
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<sup>1</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 2:00 p.m. of the banking day, the card may be provided on the same banking day. If the card application was submitted after 2:00 p.m., the card will be provided on the next banking day.

<sup>2</sup>Suspension of unauthorized card transactions worldwide

<sup>3</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>4</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>5</sup>Utility payments are not subject to charges.

<sup>6</sup>Max 3 transactions a day per account. Max limit per transaction: 500,000 for AMD; 1,000 for USD; 1,000 for EUR; 50,000 for RUB.

<sup>7</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 withdrawal amount from Ameriastream transfers to the same number cannot exceed AMD 200,000 during 24 hours.

<sup>8</sup>The fee is not charged (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) if the card is to be provided within one banking day, in which case only the fee for the specified service shall apply.

<sup>9</sup>No fee if there is an overdraft on the card.

<sup>10</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>11</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.