

Ameriabank CJSC Card Rates and Fees

Effective date: June 7, 2023

Approved by the Management Board resolution № 02/20/15 as of July 22, 2015; current version approved by resolution №01/63/23 as of May 22, 2023, with the effect from the date specified above.

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.
6. The Travel Insurance provided by the Bank as part of the existing card package before termination of the package services offered with VISA Gold/Platinum, Mastercard Gold/Platinum cards will be valid until the expiry of the period specified in the existing insurance policy, while the Priority Pass card will be valid by June 30, 2023, after which the Bank will block the use of the Priority Pass card.
7. The stickers provided by the Bank will be valid by December 31, 2024, after which the Bank will block their use.

		Credit card with grace period					
	N Card Subtype¹	Visa Digital²	VISA Classic Mastercard Standard	VISA Gold Mastercard Gold	VISA Platinum Mastercard Platinum	VISA Signature	VISA Infinite
	Currency	AMD/USD/E UR	AMD/USD/E UR	AMD/USD/E UR	AMD/USD/E UR	AMD/USD/E UR	AMD/USD/E UR
	Card validity period	4 years	4 years	4 years	4 years	4 years	4 years
1	Card issuance	Free	Free	Free	Free	Free	Free
2	Card service	AMD 1,000 annually	AMD 5,000 annually; AMD 2,500 annually if ordered by MyAmeria app	AMD 2,000 monthly/ AMD 20,000 annually; AMD 10,000 annually if ordered by MyAmeria app	AMD 3,000 monthly/ AMD 30,000 annually; AMD 20,000 annually if ordered by MyAmeria app	AMD 6,000 monthly/ AMD 60,000 annually; AMD 50,000 annually if ordered by MyAmeria app	AMD 10,000 monthly/ AMD 100,000 annually; AMD 75,000 annually if ordered by MyAmeria app
3	Additional card issuance	Free	Free	Free	Free	Free	Free
4	Annual service of additional card	AMD 1,000	AMD 2,500	AMD 10,000	AMD 15,000	AMD 30,000	AMD 50,000
5	Provision of PIN in an envelope (chargeable only for the newly issued cards) ³	-	AMD 1,000, VAT included	AMD 1,000, VAT included	AMD 1,000, VAT included	AMD 1,000, VAT included	AMD 1,000, VAT included

6	Generating PIN using OTP (in case of loss of PIN)	-	AMD 500, VAT included	AMD 500, VAT included	AMD 500, VAT included	AMD 500, VAT included	AMD 500, VAT included
7	Minimum card account balance	N/A	N/A	N/A	N/A	N/A	N/A
8	Annual interest rate accrued on the card account balance	0	0	0	0	0	0
9	Provision of the card within one banking day ⁴						
	a) for Armenian citizens	-	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000
	b) for non-Armenian citizens	-	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000
10	Card reissuance (in case of card expiry, seizure of the card by other Armenian banks, failure to receive a cvv code)	Free	Free	Free	Free	Free	Free
11	Card reissue for other reasons	AMD 2,500	AMD 2,500	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000
12	Card reissuance for other reasons, requested by Internet/Mobile Banking	AMD 1,500	AMD 1,500	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000
13	Accelerated return of Ameriabank cards swallowed by Ameriabank ATMs	-	AMD 500 for ATMs within Ameriabank branch premises (cards to be returned within the same business day) AMD 1,500 if the card has been swallowed in Yerevan or other towns with Ameriabank presence (cards to be returned within 2 business days) AMD 5,000 if the card has been swallowed in other communities (cards to be returned within 5 business days)				
14	Accelerated return of other bank cards swallowed by Ameriabank ATMs	-	AMD 3,000 for ATMs within Ameriabank branch premises (cards to be returned within the same business day) AMD 5,000 if the card has been swallowed in Yerevan or other towns with Ameriabank presence (cards to be returned within 2 business days) AMD 10,000 if the card has been swallowed in other communities (cards to be returned within 5 business days)				
15	Quick activation of the credit limit (within 1 hour after approval)	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000
16	Card blocking	Free	Free	Free	Free	Free	Free
17	Card unblocking	Free	Free	Free	Free	Free	Free
18	Keeping the card in international STOP-LIST (for 7 days) ⁵	-	AMD 9,000	AMD 9,000	AMD 9,000	AMD 9,000	AMD 9,000
19	Maximum daily cash withdrawal limit (total)	-	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	AMD 2,500,000/ USD 8,000/ EUR 8,000	AMD 3,000,000/ USD 10,000/ EUR 10,000
20	Increase of maximum daily cash withdrawal limit (total)						
	a) One-time (new limit effective until 3:00 PM of the following business day)	-	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000
	b) For the entire validity period of the card	-	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000

	Card delivery						
36	a) Within Armenia and Artsakh	-	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
37	Provision of cards at the Bank branches (chargeable only for the newly issued cards) ¹³	-	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 ¹⁴	AMD 3,000 yearly	AMD 3,000 yearly	AMD 5,000 yearly	AMD 5,000 yearly	AMD 5,000 yearly	AMD 10,000 yearly

¹In case of scoring-based lending, either Visa Classic or Mastercard Standard card is issued as a credit card, irrespective of the approved loan amount. There is no annual service fee in this case.

² The customer may have up to 3 valid Digital cards.

³The fee is not applied in case of cards issued for disbursement of score-based loans, Smart accounts, stickers and cards issued for delivery abroad.

⁴The 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 customer submitted the card application before 4:00 PM of the banking day, the card may be provided on the same banking day. If the card application was submitted after 4:00 PM, the card will be provided on the next banking day.

⁵Suspension of unauthorized card transactions worldwide

⁶ATM cash-out service is not available for digital cards.

⁷If after cash withdrawal the client closes his all accounts with the Bank, and the total account balance is less than the required minimum cash withdrawal fee, no cash withdrawal fee shall be charged.

⁸The 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. The transfers specified in this clause are made in AMD only.

⁹No fees are charged for utility payments made at the Bank branches and via Internet/Mobile Banking app.

¹⁰If the cash withdrawal fee for cashing from Ameriabank's ATMs and cashing facilities approved for a certain client is other than 2%, the cash withdrawal fee defined for the client shall apply.

¹¹ Max 3 transactions per day per account. Max limit per transaction: 500,000 for AMD; 1,000 for USD; 1,000 for EUR; 50,000 for RUB.

¹²Maximum 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 maximum amount of cash withdrawal within 24 hours is AMD 200,000 if the amount to be received comes from Ameriastream transfers made with specification of the same phone number in the transfer application(s).

¹³The fee is charged at the time of ordering and is not applied (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) in case of first cards ordered by employers and issued as part of payroll projects, and (iii) if the card is to be provided within one banking day, in which case only the fee for the specified service shall apply.

¹⁴No fee if there is a line of credit on the card.