



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) <sup>5</sup>	-	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
21	Maximum number of cash withdrawal transactions per day	-	5	5	5	5	5
22	Cash withdrawal <sup>6</sup>						
	a) at Ameriabank ATMs	-	2%	2%	2%	2%	2%
	b) at counters of Ameriabank branches, including POS-terminals	-	2.2%	2.2%	2.2%	2.2%	2.2%
	c) from other ATMs and cashing centers	-	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500
23	Cash deposit into Ameriabank card accounts via Ameriabank's cash-in machines <sup>7</sup>	Free	Free	Free	Free	Free	Free
24	Cash deposit into Ameriabank card accounts via cash-in machines of other banks	-	0.60%	0.60%	0.60%	0.60%	0.60%
25	Non-cash payments with the card at trade/service centers, including in the internet environment	Free	Free	Free	Free	Free	Free

26	Transfers from cards/card accounts, on the basis of the card number (via Internet/Mobile Banking app, ATMs, ArCa app or website) <sup>8</sup>	2%	2%	2%	2%	2%	2%
27	Transfers from card accounts to other accounts, on the Bank premises or via Internet/Mobile Banking app (including with currency exchange) <sup>9</sup>	2% <sup>10</sup> + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for Individuals for transfers per respective type and currency					
28	Transfers from cards to accounts/cards of Ameriabank customers via the Bank website <sup>11</sup>	2%	2%	2%	2%	2%	2%
29	Ameriastream <sup>7</sup> transfers made from a card account via Internet/Mobile Banking app	2%	2%	2%	2%	2%	2%
30	E-wallet top-up with a card	2%	2%	2%	2%	2%	2%
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	Free	Free	Free	Free	Free
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
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
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	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) <sup>13</sup>	-	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>14</sup>	AMD 3,000 yearly	AMD 3,000 yearly	AMD 5,000 yearly	AMD 5,000 yearly	AMD 5,000 yearly	AMD 10,000 yearly

<sup>1</sup>In 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.

<sup>2</sup>The customer may have up to 3 valid Digital cards.

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

<sup>4</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 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.

<sup>5</sup>Suspension of unauthorized card transactions worldwide

<sup>6</sup>If 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.

<sup>7</sup>ATM cash-in service is not available for digital cards.

<sup>8</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. The transfers specified in this clause are made in AMD only.

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

<sup>10</sup>If 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.

<sup>11</sup>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.

<sup>12</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 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).

<sup>13</sup>The 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.

<sup>14</sup>No fee if there is a line of credit on the card.