

Ameriabank CJSC Card Rates and Fees

Effective date: April 15, 2022

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 ¹ | ArCa Classic | ArCa Mir | ArCa Carrefour Smile ² | VISA Classic Mastercard Standard | VISA Classic Student | VISA Classic Moons | Visa Digital | VISA Gold Mastercard Gold | VISA Platinum Mastercard Platinum |
| | Currency | AMD | AMD | AMD | AMD/USD/EUR | AMD/USD/EUR | 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 | 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 | 2 years |
| 1 | Card issuance | Free | Free | Free | Free | Free | Free | Free | Free | Free |
| 2 | Card service | AMD 2,500 annually; if ordered by Internet/Mobile Banking systems: AMD 1,500 | AMD 2,500 annually; if ordered by Internet/Mobile Banking systems: AMD 1,500 | AMD 1,000 annually; if ordered by Internet/Mobile Banking systems, no fee is applied | AMD 2,500 annually; if ordered by Internet/Mobile Banking systems: AMD 1,500 | Free | AMD 1,000 annually | Free | AMD 2,000 monthly/ AMD 20,000 annually; AMD 10,000 annually if ordered by Internet/Mobile Banking systems | AMD 3,000 monthly/ AMD 30,000 annually; AMD 20,000 annually if ordered by Internet/Mobile Banking systems |
| 3 | Card package service fee | - | - | - | - | - | - | - | AMD 3,000 monthly/ AMD 30,000 annually | AMD 3,000 monthly/ AMD 30,000 annually |
| 4 | Card package | | | | | | | | 1. Travel insurance by an insurance company 2. Priority Pass Card ³ | 1. Travel insurance by an insurance company 2. Priority Pass Card ³ |
| 5 | Additional card issuance | Free | Free | - | Free | Free | Free | Free | Free | Free |
| 6 | Annual service of additional card | AMD 1,000 | 1,000 ՀՀ դրամ | - | AMD 1,000 | AMD 1,000 | AMD 1,000 | AMD 1,000 | Free | Free |

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|----|--|---|-------------------------|-------------------------|-------------------------|----------------------------|-------------------------|-----------|---|-------------------------|
| 7 | 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 | AMD 3,000 |
| 8 | Provision of PIN in an envelope (chargeable only for the newly issued cards) ⁴ | 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 | AMD 1,000, VAT included | - | AMD 1,000, VAT included | AMD 1,000, VAT included |
| 9 | 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 | AMD 500, VAT included | - | AMD 500, VAT included | AMD 500, VAT included |
| 10 | Minimum card account balance | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 11 | Annual interest rate accrued on the card account balance | 0% | 0% | 0% | 0% | AMD 3% USD 0% EUR 0% | 0% | 0% | 0% | 0% |
| 12 | Provision of the card within one banking day ⁵ | | | | | | | | | |
| | a) for Armenian citizens | AMD 3,000 | AMD 3,000 | AMD 3,000 | AMD 3,000 | AMD 3,000 | AMD 3,000 | - | AMD 3,000 | AMD 3,000 |
| | b) for non-Armenian citizens | AMD 10,000 | AMD 10,000 | AMD 10,000 | AMD 10,000 | AMD 10,000 | AMD 10,000 | - | AMD 10,000 | AMD 10,000 |
| 13 | 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 | AMD 1,500 |
| 14 | 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 | Free | Free | Free |
| 15 | Card reissuance for other reasons | AMD 2,500 | AMD 2,500 | AMD 2,500 | AMD 2,500 | AMD 2,500 | AMD 2,500 | AMD 2,500 | AMD 5,000 | AMD 5,000 |
| 16 | Card reissuance for other reasons, requested by Internet Banking/Mobile Banking | AMD 1,500 | AMD 1,500 | AMD 1,500 | AMD 1,500 | AMD 1,500 | AMD 1,500 | AMD 1,500 | AMD 3,000 | AMD 3,000 |
| 17 | Priority Pass reissuance (in case of card loss, damage or theft) | - | - | - | - | - | - | - | AMD 5,000, VAT included | AMD 5,000, VAT included |
| 18 | Accelerated return of Ameriabank cards swallowed by Ameriabank ATMs | <p>AMD 500 for ATMs within Ameriabank branch premises (cards to be returned within the same business day)</p> <p>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)</p> <p>AMD 5,000 if the card has been swallowed in other communities (cards to be returned within 5 business days)</p> | | | | | | - | <p>AMD 500 for ATMs within Ameriabank branch premises (cards to be returned within the same business day)</p> <p>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)</p> <p>AMD 5,000 if the card has been swallowed in other communities (cards to be returned within 5 business days)</p> | |

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|---|---|---|-----------------------|-------------|---|---|---|---------------|---|---|
| | 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) | | | | | | - | 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) | |
| 19 | 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 | 2,000 ՀՀ դրամ | AMD 2,000 | AMD 2,000 |
| 20 | Card blocking | Free | Free | Free | Free | Free | Free | Free | Free | Free |
| 21 | Card unblocking | Free | Free | Free | Free | Free | Free | Free | Free | Free |
| 22 | Keeping the card in international STOP-LIST (for 7 days) ⁶ | - | - | - | AMD 9,000 | AMD 9,000 | AMD 9,000 | - | AMD 9,000 | AMD 9,000 |
| 23 | Maximum daily cash withdrawal limit (total) | AMD 500,000 | AMD 500,000 | AMD 500,000 | AMD 1,000,000, USD 3,000, EUR 3,000 | AMD 1,000,000, USD 3,000, EUR 3,000 | 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 |
| Increase of maximum daily cash withdrawal limit (total) | | | | | | | | | | |
| 24 | a) One-time (new limit effective until 3:00 p.m. of the following business day) | AMD 3,000 | AMD 3,000 | - | 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 | - | AMD 10,000 | AMD 10,000 |
| 25 | Maximum number of cash withdrawal transactions per day | 5 | 5 | - | 5 | 5 | 5 | - | 5 | 5 |
| Cash withdrawal ⁷ | | | | | | | | | | |
| 26 | a) at Ameriabank ATMs | 0% | 0% | - | 0% | 0% | 0% | - | 0% | 0% |
| | b) at counters of Ameriabank branches, including POS-terminals ⁸ | 0.2%, minimum AMD 500 | 0.2%, minimum AMD 500 | 5% | For AMD cards: 0.2%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000 | For AMD cards: 0.2%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000 | For AMD cards: 0.2%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000 | - | For AMD cards: 0.2%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000 | For AMD cards: 0.2%, min AMD 500; For USD and EUR cards: 1%, min AMD 1,000 |
| | c) from other ATMs and cashing centers | 1.0% | 1.0% | - | 1.0% | 1.0% | 1.0% | - | 1.0% | 1.0% |
| | d) from HSBC Bank Armenia CJSC ATMs | 0% | 0% | - | 0% | 0% | 0% | - | 0% | 0% |

| | | | | | | | | | | |
|----|---|--|--|--|--|--|--|--|--|--|
| 37 | 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 | AMD 10 per transaction, VAT included | AMD 10 per transaction, VAT included |
| 38 | Card transaction dispute 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 | AMD 10,000 per transaction, VAT included | AMD 10,000 per transaction, VAT included |
| 39 | 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 | AMD 10,000 per transaction, VAT included | AMD 10,000 per transaction, VAT included |
| 40 | Card delivery | | | | | | | | | |
| | a) Within Armenia and Artsakh | Free | Free | 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 | - | According to the postal bill | According to the postal bill |
| 41 | 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 | AMD 1,000 | - | AMD 1,000 | AMD 1,000 |
| 42 | 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 3,000 yearly | 3,000 ՀՀ դրամ տարեկան | AMD 5,000 yearly | AMD 5,000 yearly |

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

²The 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).

³Priority Pass card enables the cardholder to get access to the airport lounges worldwide. The fee for access to the airport lounges is set by Priority Pass and will be charged to the customer's account in accordance with the Priority Pass invoice. For more information on the service fees and terms of membership, please visit www.prioritypass.com.

⁴The fee is not applied in case of cards issued for disbursement of score-based loans, stickers as part of Smart accounts and cards for delivery abroad, as well as first payroll cards ordered by employers.

⁵The 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 4:00 p.m. of the banking day, the card may be provided on the same banking day. If the card application was submitted after 4:00 p.m., the card will be provided on the next banking day.

⁶Suspension of unauthorized card transactions worldwide

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.

⁸No 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.

⁹The 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.

¹⁰No fees are charged for utility payments made at the Bank branches and via Internet Banking/Mobile Banking app.

¹¹Max 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 an overdraft on the card.