Ameriabank CJSC Card Rates and Fees	Effective date: August 8, 2022
	Edition 28
Ameriabank CJSC Card Rates and Fees	11RBD PL 72-56

## **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.

	Debit cards with overdraft											
N	Card Subtype <sup>1</sup>	ArCa Classic	ArCa Mir	ArCa Carrefour Smile <sup>2</sup>	VISA Classic Mastercard Standard	VISA Classic Student	VISA Classic Moons	Visa Digital	VISA Gold Mastercar d 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	1 year	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	1	2 years	2 years		
1	Card issuance	Free	Free	Free	Free	Free	Free	Free	Free	Free		
2	Card service <sup>16</sup>	AMD 5,000 annually; if ordered by Internet/Mobi le Banking systems: AMD 2,500	AMD 5,000 annually; if ordered by Internet/Mobi le Banking systems: AMD 2,500	AMD 2,500 annually; if ordered by Internet/Mobi le Banking systems: AMD 1,500	AMD 5,000 annually; if ordered by Internet/Mobil e Banking systems: AMD 2,500	Free	AMD 1,000 annually	Free	AMD 2,000 monthly/ AMD 20,000 annually; AMD 10,000 annually if ordered by Internet/Mobi le Banking systems	AMD 3,000 monthly/ AMD 30,000 annually; AMD 20,000 annually if ordered by Internet/Mobil e 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		-	-	-	-	-	-	Travel insurance by an insurance company     Priority  Pass Card <sup>3</sup>	Travel insurance by an insurance company     Priority Pass Card <sup>3</sup>		
5	Additional card issuance	Free	Free	-	Free	Free	Free	Free	Free	Free		

6	Annual service of additional card	AMD 1,000	1,000 <b>&lt;&lt;</b> ຖրພմ	-	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000	Free	Free
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) <sup>4</sup>	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 <sup>5</sup>									
	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	1	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, requsted 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
188	Accelerated return of Ameriabank cards swallowed by Ameriabank ATMs	AMD 1,500 i	f the card has be presence (c	Ameriabank brasame bus been swallowed eards to be retur been swallowe within 5 bu	-	Ameriabank to (cards to be rough the same bound 1,500 been swallowed other towns within 2 but AMD 5,000 been swallowed communities returned with the same bound to be the swallowed to be	r ATMs within pranch premises eturned within usiness day) if the card has ad in Yerevan or ith Ameriabank is to be returned usiness days) if the card has owed in other s (cards to be hin 5 business ays)			

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	Accelerated return of other bank cards swallowed by Ameriabank ATMs	AMD 5,000 i	for ATMs with  f the card has b  presence (c)  if the card has	the same been swallowed eards to be retu	Ameriaba (cards to the san AMD 5,0 been swall other town presence (of within AMD 10, been swall communications of the same communications of the same the same and the same of the same of the same and the same		00 for ATMs within nk branch premises be returned within ne business day) 000 if the card has owed in Yerevan or as with Ameriabank cards to be returned 2 business days) 000 if the card has allowed in other nities (cards to be 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 <b>&lt;&lt;</b> 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) <sup>6</sup>	-	-	-	AMD 9,000	AMD 9,000	AMD 9,000	-	AMD 9,000	AMD 9,000
	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 w	ithdrawal limit	(total)		I.					I.
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 <sup>7</sup>									
	a) at Ameriabank ATMs	0%	0%	-	0%	0%	0%	-	0%	0%
26	b) at counters of Ameriabank branches, including POS- terminals <sup>8</sup>	0.2%, minimum AMD 500	0.2%, minimum AMD 500	5%	For AMD cards: 0.2%, min AMD 500; For USD and EUR cards: 2%, min AMD 1,000	For AMD cards: 0.2%, min AMD 500; For USD and EUR cards: 2%, min AMD 1,000	For AMD cards: 0.2%, min AMD 500; For USD and EUR cards: 2%, min AMD 1,000	-	For AMD cards: 0.2%, min AMD 500; For USD and EUR cards: 2%, min AMD 1,000	For AMD cards: 0.2%, min AMD 500; For USD and EUR cards: 2%, 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%

27	Cash deposit into Ameriabank card accounts via Ameriabank's cash-in machines <sup>9</sup>	Free	Free	Free	Free	Free	Free	Free	Free	Free
28	Cash deposit into Ameriabank card accounts via cash-in machines of other banks	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	-	0.6%	0.6%
	Non-cash payments with cards at merchants/service-providers, including online shops and service-providers	Free	Free	Free	Free	Free	Free	Free	Free	Free
30	Transfers from cards/card accounts, on the basis of card number (via Internet Banking/Mobile Banking app, ATMs, ArCa app or website) <sup>10</sup>	0.3%	0.3%	-	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
31	Transfers from card accounts to other accounts, at the Bank premises or via Internet Banking/Mobile Banking app (including with currency exchange) <sup>11</sup>	CJSC Tariffs for Individuals for transfers per respective type and currency			Fee specified in Section 4 (Transfers) of <b>Ameriabank CJSC Tariffs for Individuals</b> f transfers per respective type and currency					
32	Transfers from cards to accounts/cards of Ameriabank customers via the Bank website <sup>12</sup>	2.0%	2.0%	-	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
	Ameriastream transfers <sup>13</sup>									
33	a) transfers made from a card account via Internet Banking/Mobile Banking app	1.0%	1.0%	-	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
	b) transfers made via the Bank website (web version)	2.0%	2.0%	-	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
34	E-wallet top-up with a card	0%	0%	-	0%	0%	0%	0%	0%	0%
35	Provision of statements	Accordin	g to Ameriabar	nk CJSC Tariff	s for Individuals,	, Chapter 2, sec documents"	tion "Provisior	of statements,	information an	d copies of
36	SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more)	Free	Free	Free	Free	Free	Free	Free	Free	Free

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
	Card delivery									
40	a) Within Armenia and Artsakh	Free	Free	Free	Free	Free	Free	-	Free	Free
	b) Other countries	C	According to the postal bill	Ç	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
	Provision of cards at the Bank branches (chargeable only for the newly issued cards) <sup>14</sup>	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 <sup>15</sup>	-	-	-	AMD 3,000 yearly	AMD 3,000 yearly	AMD 3,000 yearly	3,000 <b>ՀՀ</b> դրամ տարեկան	AMD 5,000 yearly	AMD 5,000 yearly

<sup>&</sup>lt;sup>1</sup>In 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.

<sup>&</sup>lt;sup>2</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>&</sup>lt;sup>3</sup>Priority 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.

<sup>&</sup>lt;sup>4</sup>The 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.

<sup>&</sup>lt;sup>5</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 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.

<sup>&</sup>lt;sup>6</sup>Suspension of unauthorized card transactions worldwide

<sup>&</sup>lt;sup>7</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>8</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.

ATM cash-in service is not available for digital cards.

- <sup>10</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>11</sup> No fees are charged for utility payments made at the Bank branches and via Internet Banking/Mobile Banking app.
- <sup>12</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>13</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>14</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.
- $^{15}\mbox{No}$  fee if there is an overdraft on the card.
- <sup>16</sup>For the existing cards, the fee will apply from January 1, 2023, in case the card is reissued upon expiry of the validity period.