

**Ameriabank CJSC Card Rates and Fees**

Effective date: April 5, 2023

Approved by the Management Board  
 resolution № 02/20/15 as of July 22, 2015;  
 current version approved by resolution  
 №01/33/23 as of March 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.

N	Debit cards with overdraft									
	Card Subtype <sup>1</sup>	ArCa Classic	ArCa Carrefour Smile <sup>2</sup>	VISA Classic Mastercard Standard	VISA Classic Student	VISA Classic Moons	Visa Digital	VISA Gold Mastercard Gold	VISA Platinum Mastercard Platinum	VISA Signature
	Currency	AMD	AMD	AMD/USD/ EUR	AMD/USD/ EUR	AMD/USD/ EUR	AMD/USD/ EUR	AMD/USD/ EUR	AMD/USD/ EUR	AMD/USD/ EUR
	Card validity period	2 years	2 years	4 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 <sup>16</sup>	AMD 5,000 annually; if ordered by MyAmeria app: AMD 2,500	AMD 2,500 annually; if ordered by MyAmeria app: AMD 1,500	AMD 5,000 annually; if ordered by MyAmeria app: AMD 2,500	Free	AMD 1,000 annually	Free	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

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 <sup>3</sup>	1. Travel insurance by an insurance company 2. 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	-	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000	Free	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%	AMD 3% USD 0% EUR 0%	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





31	Transfers from card accounts to other accounts, at the Bank premises or via Internet/Mobile Banking app (including with currency exchange) <sup>11</sup>	Fee specified in Section 4 (Transfers) of <b>Ameriabank CJSC Tariffs for Individuals</b> for transfers per respective type and currency	5% + Fee specified in Section 4 (Transfers) of <b>Ameriabank CJSC Tariffs for Individuals</b> for transfers per respective type and currency	Fee specified in Section 4 (Transfers) of <b>Ameriabank CJSC Tariffs for Individuals</b> for 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/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	According to Ameriabank CJSC Tariffs for Individuals, Chapter 2, section "Provision of statements, information and copies of documents"								
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
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) <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 ՀՀ դրամ տարեկան	AMD 5,000 yearly	AMD 5,000 yearly	AMD 5,000 yearly

<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>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>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](http://www.prioritypass.com).

<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>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>6</sup>Suspension of unauthorized card transactions worldwide

<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.

<sup>9</sup>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. The transfers specified in this clause are made in AMD only.

<sup>11</sup>No fees are charged for utility payments made at the Bank branches and via Internet/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.

<sup>15</sup>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.