

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

- 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.
- 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%.
- All postal and telecommunication expenses, as well as third bank costs will be charged additionally.
- 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.
- All commissions subject to VAT include VAT.
- 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.
- The stickers provided by the Bank will be valid by December 31, 2024, after which the Bank will block their use. The sticker service fee will be charged for a period until December 31, 2024.
- Starting July 1, 2023, the cooperation with Carrefour chain of stores will be terminated, following which ArCa Carrefour Smile cards will no longer earn cashback. The cashback on the purchases made by that date will be paid out by the last business day of the month following the month when the transaction (purchase) was made. Arca Carrefour Smile cards will be valid until the expiry of the card validity term..

		Debit cards with overdraft							
N	Card Subtype ¹	ArCa Classi	VISA Classic Mastercard Standard	VISA Classic Student	VISA Classic Moons	Visa Digital ²	VISA Gold Mastercard Gold	VISA Platinum Mastercard Platinum	VISA Signature
		Currency	AMD	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR	AMD/USD/EUR
Card validity period		4 years	4 years	4 years	4 years	4 years	4 years	4 years	4 years
1	Card issuance	Free	Free	Free	Free	Free	Free	Free	Free
2	Card service	AMD 5,000 annually; AMD 2,500 annually if ordered by MyAmeria app	AMD 5,000 annually; AMD 2,500 annually if ordered by MyAmeria app	Free	AMD 1,000 annually	AMD 1,000 annually	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	Additional card issuance	Free	Free	Free	Free	Free	Free	Free	Free
4	Annual service of additional card	AMD 2,500	AMD 2,500	AMD 1,000	AMD 1,000	AMD 1,000	AMD 10,000	AMD 15,000	AMD 30,000

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	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	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	N/A	N/A
8	Annual interest rate accrued on the card account balance	0%	0%	AMD: 3% USD: 0% EUR: 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	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	AMD 10,000	AMD 10,000
10	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
11	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
12	Card reissue for other reasons	AMD 2,500	AMD 2,500	AMD 2,500	AMD 2,500	AMD 2,500	AMD 5,000	AMD 5,000	AMD 5,000
13	Card reissuance for other reasons, requested by Internet/Mobile Banking	AMD 1,500	AMD 1,500	AMD 1,500	AMD 1,500	AMD 1,500	AMD 3,000	AMD 3,000	AMD 3,000
14	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)							
	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	AMD 2,000	AMD 2,000
16	Card blocking	Free	Free	Free	Free	Free	Free	Free	Free
17	Card unblocking	Free	Free	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	AMD 9,000

19	Maximum daily cash withdrawal limit (total)	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	AMD 2,500,000, USD 8,000, EUR 8,000
Increase of maximum daily cash withdrawal limit (total)									
20	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	AMD 3,000	AMD 3,000

29	Ameriastream transfers made from a card account via Internet/Mobile Banking app ¹²	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
30	Adding a card issued by another bank to My America app, removal of the added card ¹³	Free	Free	-	-	Free	Free	Free	Free
31	Transfers with a card issued by another bank via My America app ¹⁴	0.5%	0.5%	-	-	0.5%	0.5%	0.5%	0.5%
32	E-wallet top-up with a card	0%	0%	0%	0%	0%	0%	0%	0%
33	Provision of statements	According to Ameriabank CJSC Tariffs for Individuals, Chapter 2, section "Provision of statements, information and copies of documents"							
34	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
35	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
36	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
37	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									
38	a) Within Armenia and Artsakh	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
39	Provision of cards at the Bank branches (chargeable only for the newly issued cards) ¹⁵	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000	-	AMD 1,000	AMD 1,000	AMD 1,000
40	Card transaction insurance as per Ameriabank CJSC Card Insurance Terms during the period they are effective ¹⁶	-	AMD 3,000 yearly	AMD 3,000 yearly	AMD 3,000 yearly	AMD 3,000 yearly	AMD 5,000 yearly	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 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 for delivery abroad, as well as first payroll cards ordered by employers.

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

⁶If 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.

⁷No fees are charged if over AMD 1 million is withdrawn from the AMD-denominated card account.

⁸ATM cash-out service is not available for digital 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. The transfers specified in this clause are made in AMD only.

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

¹³It is possible to add to MyAmeria app Arca, Mastercard, Visa cards issued by Armenian banks and verified by Arca. When adding a card, AMD 5 will be charged to the card and immediately credited back. The service is available if the customer has a personal public services number issued in Armenia or a reference on the absence of such number.

¹⁴It is necessary to have a current AMD account with Ameriabank to be able to make transactions with the added card. In case of transactions made with cards in foreign currency, the transaction will be made in AMD, and the currency exchange will be performed at the exchange rate of the card issuing bank. In addition to these tariffs, the card issuing bank may charge additional fees in accordance with its rates and fees.

¹⁵The 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.

¹⁶No fee if there is an overdraft on the card.