

Approved by

Resolution N 107/02-12.06.18

The Executive Board of ARMECONOMBANK OJSC

Chairman of the Executive Board

----- A. Khachatryan

*Publication date:*

*Terms and conditions included in Bulletin may have changed.*

*For details please call*

*Tel: (37410)8686, (37410)51-09-10 (9105)- Information Desk*

## INFORMATION BULLETIN

### ON INVESTMENT AND NON- MAIN SERVICES PROVIDED BY ARMECONOMBANK OJSC

**YEREVAN 2018**

ARMECONOMBANK OJSC offers its customers the following types of investment and non-investment services:

### **Provision of investment services**

- 1 Accepting and announcing instructions with securities from customers
- 2 Implementing security transactions on behalf of the Bank or the customer and on the account of the customer
- 3 Implementing security transactions on the account and on behalf of the Bank

### **Provision of non-main services**

- 1 Custodian services

The subdivision offering investment and non-investment services is considered the "Dealing Center" department.

The investment and non-investment services are provided in compliance with the term of the agreements signed between ARMECONOMBANK OJSC and the client **on investment services rendering /provision of RA state bonds' (Treasury) primary allocation and repurchase auction services and/or rendering of Custody services**

Service rendering tenders are compiled in Armenian and can be accepted both in hard copy and electronically. The customer will be provided with the statements on the implemented transactions, as well as an account statement on depo-account immediately after the execution of the transaction, but no later than the end of the next day following the day of transaction.

The statements and account reports are provided in hard copy or electronically by the manner stipulated in the agreement.

For the provision of services, commission fees will be charge from the customer pursuant to ARMECONOMBANK OJSC's acting tariffs.

The information between the bank and the customer is transferred **by the secure means of transmission.**

**The place of signing the operation can be both intra-exchange and extra-exchange market.**

While investing in securities, the investors have to do with a number of risks which are different for different types of securities.

In the security market ARMECONOMBANK OJSC executes transactions with state and corporate bonds.

The main risks typical to securities are as follows:

- Market risk,
- Credit risk,
- Liquidity risk,
- Other risks.

Market risk involves foreign exchange rate, price and interest rate fluctuation risks.

Foreign exchange risk supposes possible losses arising from foreign exchange rate fluctuations.

The credit risk is the risk which may occur as a result of security issuer's non-fulfillment of its obligations fully or partially.

Liquidity risk assumes the incredibility or non-optimal implementation of security sale and purchase transactions due to the non-liquidity of the market.

Interest rate risk occurs as a result of changes in market interest rates.

Inflation risk is the risk arising as a result of inflationary pressure, due to which the income received from investments in securities decreases.

These types of risks are the main ones which may arise when investing in securities.

For information on possible other risks you may apply to "ARMECONOMBANK" OJSC.

"ARMECONOMBANK" OJSC does not insure investor from unfavorable fluctuations of the prices in

the market.

### **Attention!**

In case of transaction performance according to the conditions mentioned in the Application submitted by the Customer, **the CUSTOMER BEARS THE RISK** of investment in securities. **"ARMECONOMBANK" OJSC WILL NOT REIMBURSE** the customer's losses if they aren't caused as a result of "ARMECONOMBANK" OJSC's unscrupulous behavior.

Investments in securities aren't guaranteed by Deposit Guarantee Fund, with the exceptions of bonds issued by the Bank, which are acquired by individuals in accordance with the RA Law on "Guaranteeing the Remuneration of Banking Deposits of Individuals"

Investment and non-investment services are provided pursuant to the terms of the **PROCEDURE OF PROVIDING INVESTMENT AND NOT MAIN SERVICES IN "ARMECONOMBANK" OJSC and the agreements signed between the Bank and the customer on Investment services rendering/ Provision of RA state (Treasury) bonds' primary allocation and**

**repurchase services and/or Provision of state bond custody services**, which include the procedures of accepting and executing the instructions and orders of the transactions to be implemented by the consumer, terms, means and conditions of payments by the consumer, terms of concluded contracts and the order of consumer's funds remuneration in case of termination.

Investment and non-investment services are provided in compliance with tariffs and rates fixed at ARMECONOMBANK OJSC.

**The secure means of information transmission:**

*CBANet.DealingCenterArmEconombank/ArmEconombank/CBANet,*

*E-mail: [dealing@aeb.am](mailto:dealing@aeb.am)*

*Tel: +(374 10)51 09 09*

*Fax: +(374 10)56 36 97*

**INFORMATION ABOUT THE BANK**

Full name: "ARMENIAN ECONOMY DEVELOPMENT BANK" open joint stock company

Address: 23/1 Amiryan str., Yerevan, RA

Tel: (374-10)510910,

Fax: (374-10)538904,

E-mail: [bank@aeb.am](mailto:bank@aeb.am),

State registration: 26 August 1991, registration N 0156,

License: Banking license N 1,

The license was granted by the Central Bank of the Republic of Armenia

Address: 6 Vazgen Sargsyan str., Yerevan, RA

Tel: (374-10) 583841,

Fax: (374-10)523852,

E-mail: [mcba@cba.am](mailto:mcba@cba.am)