

Approved by
The Executive Board of ARMECONOMBANK OJSC
Resolution N 214/01-12.11.18
Chairman of the Executive Board
----- **A. Khachatryan**

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INFORMATION BULLETIN OF CARD ACCOUNT

YEREVAN 2018

Name - ARMENIAN ECONOMY DEVELOPMENT BANK OPEN JOINT STOCK COMPANY

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II. Debit - ArCa Junior:

III. Payment - ArCa GOLD PARADOX, ArCa CLASSIC, ArCa CLASSIC MIR, ArCa BUSINESS, ArCa ADIDAS, MASTERCARD GOLD, MASTERCARD BUSINESS, MASTERCARD STANDART, MasterCard ARMEC'S GOLD, MasterCard ARMEC'S STANDARD, VISA INFINITE, VISA PLATINUM, VISA GOLD, VISA BUSINESS, MASTERCARD MAESTRO, VISA ELECTRON, VISA CLASSIC, VISA CLASSIC PLUS, VISA Pro-bono, ArCa pension, VISA ELECTRON pension;

Tariffs and rates.

| 1. ArCa cards | | GOLD PARADOX | JUNIOR | CLASSIC ¹⁸ | CLASSIC MIR | BUSINESS | ADIDAS ¹ | Pension |
|---|-----|----------------|----------------|-----------------------|----------------|----------------|---------------------|---------|
| 1.1 Card extension | AMD | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | USD | - | - | 0 | 0 | - | - | - |
| | EUR | - | - | - | 0 | - | - | - |
| | RUR | - | - | - | 0 | - | - | - |
| 1.2. Extension of attached ¹⁶ , additional cards ¹⁵ | AMD | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | USD | - | - | 0 | - | - | - | - |
| | EUR | - | - | - | 0 | - | - | - |
| | RUR | - | - | - | 0 | - | - | - |
| 1.3 Card account opening | AMD | 0 ² | 0 ² | 0 ² | 0 ² | 0 ² | 0 ² | 0 |
| | USD | - | - | 0 ² | 0 ² | - | - | - |
| | EUR | - | - | - | 0 ² | - | - | - |
| | RUR | - | - | - | 0 ² | - | - | - |
| 1.4 Card account maintenance | AMD | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | USD | - | - | 0 | 0 | - | - | - |
| | EUR | - | - | - | 0 | - | - | - |

| | | | | | | | | |
|--|-----|------------------------|----------|---|--|-----------|------------------------|----------------------|
| | RUR | - | - | - | 0 | - | - | - |
| 1.5 Annual service fee | AMD | AMD 3 500 ³ | AMD 1000 | AMD 2 500 | AMD 3000 | AMD 8 000 | AMD 2 000 ⁴ | 0 |
| | USD | - | - | AMD 2 500 | AMD 3000 | - | - | - |
| | EUR | - | - | - | AMD 3000 | - | - | - |
| | RUR | - | - | - | AMD 3000 | - | - | - |
| 1.6 Annual service fee of attached ¹⁶ , additional card ¹⁵ | AMD | AMD 3 500 ³ | AMD 1000 | AMD 2 500 | AMD 3000 | AMD 8 000 | AMD 2 000 ⁴ | AMD 700 ⁵ |
| | USD | - | - | AMD 2 500 | AMD 3000 | - | - | - |
| | EUR | - | - | - | AMD 3000 | - | - | - |
| | RUR | - | - | - | AMD 3000 | - | - | - |
| 1.7 Cash pay-out at ARMECONOMBANK OJSC at encashment points (ATM, POS terminal) | AMD | 0% ¹⁹ | 0% | 0% ¹⁹ | 0% ¹⁹ | 0.5% | 3% | 0% ²¹ |
| | USD | - | - | AMD 0% ²⁰ , from cards of foreign currency accounts 0,5% min AMD 1000 | AMD 0% ²⁰ , from cards of foreign currency accounts 0,5% min AMD 1000 | - | - | - |
| | EUR | - | - | - | AMD 0% ²⁰ , from cards of foreign currency accounts 0,5% min AMD 1000 | - | - | - |
| | RUR | - | - | - | AMD 0% ²⁰ , from cards of foreign currency accounts 0,5% min AMD 1000 | - | - | - |
| 1.8 CASH-IN at encashment points of ARMECONOMBANK OJSC (ATM CASH-IN) | AMD | 1% | 1% | 1% | 1% | 1% | 1% | 1% |

| | | | | | | | | |
|--|-----|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | USD | - | - | 1% | 1% | - | - | - |
| | EUR | - | - | - | 1% | - | - | - |
| | RUR | - | - | - | 1% | - | - | - |
| 1.9 Cash pay-out from ARMECONOMBANK OJSC teller sector | AMD | 1%, min AMD 1000 | 1%, min AMD 1000 | 1%, min AMD 1000 | 1%, min AMD 1000 | 1%, min AMD 1000 | 3%, min AMD 1000 | 0% ²¹ |
| | USD | - | - | 1%, min AMD 1000 | 1%, min AMD 1000 | - | - | - |
| | EUR | - | - | - | 1%, min AMD 1000 | - | - | - |
| | RUR | - | - | - | AMD 1000 | - | - | - |
| 1.10 Cash pay-out with ArCa payment cards issued by other RA banks by ARMECONOMBANK OJSC POS terminals | AMD | 1%, min AMD 1000 | | | | | | |
| | USD | | | | | | | |
| | EUR | | | | | | | |
| | RUR | | | | | | | |
| 1.11 Cash pay-out at encashment points of other Armenian banks(ATM, POS terminal) | AMD | 1% | 1% | 1% | 1% | 1% | 3% | 0.5% |
| | USD | - | - | 1% | 1% | - | - | - |
| | EUR | - | - | - | 1% | - | - | - |
| | RUR | - | - | - | 1% | - | - | - |
| 1.12 CASH-IN at encashment points of other Armenian banks (ATM, POS terminal) | AMD | 1% | 1% | 1% | 1% | 1% | 1% | 1% |
| | USD | - | - | 1% | 1% | - | - | - |
| | EUR | - | - | - | 1% | - | - | - |

| | | | | | | | | |
|---|-----|-----------|----------|-----------|----------|-----------|-----------|---------|
| | RUR | - | - | - | 1% | - | - | - |
| 1.13 Implementation of non-cash transactions | AMD | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| | USD | - | - | 0% | 0% | - | - | - |
| | EUR | - | - | - | 0% | - | - | - |
| | RUR | - | - | - | 0% | - | - | - |
| 1.14 Replacement of the card with a new one in case of PIN code damage and loss, extension of a new card in case of preterm reissue of the card | AMD | AMD 3 500 | AMD 1000 | AMD 2 500 | AMD 3000 | AMD 8 000 | AMD 2 000 | AMD 700 |
| | USD | - | - | AMD 2 500 | AMD 3000 | - | - | - |
| | EUR | - | - | - | AMD 3000 | - | - | - |
| | RUR | - | - | - | AMD 3000 | - | - | - |
| 1.15 Provision of account statement | | | | | | | | |
| a) For up to 1 month transactions ⁶ | AMD | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | USD | - | - | 0 | 0 | - | - | - |
| | EUR | - | - | - | 0 | - | - | - |
| | RUR | - | - | - | 0 | - | - | - |
| b) From 1 to 3 months transactions | AMD | 0 | 0 | 0 | 0 | AMD 1 500 | 0 | 0 |
| | USD | - | - | 0 | 0 | - | - | - |
| | EUR | - | - | - | 0 | - | - | - |
| | RUR | - | - | - | 0 | - | - | - |
| c) From 3 month to 1 year transactions | AMD | 0 | 0 | 0 | 0 | AMD 2 500 | 0 | 0 |
| | USD | - | - | 0 | 0 | - | - | - |
| | EUR | - | - | - | 0 | - | - | - |

| | | | | | | | | |
|---|-----|---|--|---|--|---|--|---|
| | RUR | - | - | - | 0 | - | - | - |
| d) For more than 1 year transactions | AMD | 0 | 0 | 0 | 0 | AMD5 000 | 0 | 0 |
| | USD | - | - | 0 | 0 | - | - | - |
| | EUR | - | - | - | 0 | - | - | - |
| | RUR | - | - | - | 0 | - | - | - |
| 1.16 Removal from card's Stop-List | AMD | AMD 1000 / AEB Mobile APP ²⁵ free of charge | AMD 1000 /AEB Mobile APP ²⁵ free of charge | AMD 1000 /AEB Mobile APP ²⁵ free of charge | AMD 1000 /AEB Mobile APP ²⁵ free of charge | AMD 1000 /AEB Mobile APP ²⁵ free of charge | AMD 1000 /AEB Mobile APP ²⁵ free of charge | 0 |
| | USD | - | - | AMD 1000 /AEB Mobile APP ²⁵ free of charge | AMD 1000 /AEB Mobile APP ²⁵ free of charge | - | - | - |
| | EUR | - | - | - | AMD 1000 /AEB Mobile APP ²⁵ free of charge | - | - | - |
| | RUR | - | - | - | AMD 1000 /AEB Mobile APP ²⁵ free of charge | - | - | - |
| 1.17 Credit line extending/opening, servicing of the credit amount | AMD | 1% | - | 1% | 1% | 1% | Free of charge | - |
| | USD | - | - | 1% | 1% | - | - | - |
| | EUR | - | - | - | 1% | - | - | - |
| | RUR | - | - | - | 1% | - | - | - |

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|---|-----|---------------|-------------|---------------|---------------|---------------|-------------|-------------|
| 1.18 Daily encashment transaction number | AMD | 10 times | 10 times | 10 times | 10 times | 10 times | 10 times | 10 times |
| | USD | - | - | 10 times | 10 times | - | - | - |
| | EUR | - | - | - | 10 times | - | - | - |
| | RUR | - | - | - | 10 times | - | - | - |
| 1.19 Increase of daily encashment transaction number | AMD | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 |
| | USD | - | - | AMD 1000 | AMD 1000 | - | - | - |
| | EUR | - | - | - | AMD 1000 | - | - | - |
| | RUR | - | - | - | AMD 1000 | - | - | - |
| 1.20 Total maximum amount of encashment transactions for a single day | AMD | AMD 2 500 000 | AMD 100 000 | AMD 1 500 000 | AMD 1 500 000 | AMD 1 500 000 | AMD 500 000 | AMD 300 000 |
| | USD | - | - | 3000 | 3000 | - | - | - |
| | EUR | - | - | - | 3000 | - | - | - |
| | RUR | - | - | - | 120.000 | - | - | - |
| 1.21 Increase of encashment limit daily | AMD | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 |
| | USD | - | - | AMD 1000 | AMD 1000 | - | - | - |
| | EUR | - | - | - | AMD 1000 | - | - | - |
| | RUR | - | - | - | AMD 1000 | - | - | - |
| 1.22 Increase of encashment limit during cards all validation period | AMD | AMD 5000 | AMD 5000 | AMD 5000 | AMD 5000 | AMD 5000 | AMD 5000 | AMD 5000 |
| | USD | - | - | AMD 5000 | AMD 5000 | - | - | - |
| | EUR | - | - | - | AMD 5000 | - | - | - |
| | RUR | - | - | - | AMD 5000 | - | - | - |

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|--|-------------------|---|---|---|---|---|---|---|
| 1.23 Transfer to other ARMECONOMBANK OJSC account of the same customer | AMD | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| | USD | - | - | 0% | 0% | - | - | - |
| | EUR | - | - | - | 0% | - | - | - |
| | RUR | - | - | - | 0% | - | - | - |
| 1.24 Card-to-card transfers for Bank's cardholders through www.arca.am website or ATM's ⁷ | AMD | 0.3% | 0.3% | 0.3% | 0.3% | 0.3% | 0.3% | 0.3% |
| | USD | - | - | 0.3% | 0.3% | - | - | - |
| | EUR | - | - | - | 0.3% | - | - | - |
| | RUR | - | - | - | 0.3% | - | - | - |
| 1.25 Card-to-card transfers for "Armenian Card" system partner's banks cardholders through www.arca.am website or ATM's ⁷ | AMD | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% |
| | USD | - | - | 0.5% | 0.5% | - | - | - |
| | EUR | - | - | - | 0.5% | - | - | - |
| | RUR | - | - | - | 0.5% | - | - | - |
| 1.26 Transfers from card account to the benefit of the customers of other Armenian banks | AMD | AMD 2000 /AEB Mobile app-free of charge | AMD 2000 /AEB Mobile app-free of charge | AMD 2000 /AEB Mobile app-free of charge | AMD 2000 /AEB Mobile app-free of charge | AMD 2000 /AEB Mobile app-free of charge | AMD 2000 /AEB Mobile app-free of charge | AMD 2000 /AEB Mobile app-free of charge |
| | USD ¹⁴ | - | - | AMD 2000 /AEB Mobile app-free of charge | AMD 2000 /AEB Mobile app-free of charge | - | - | - |
| | EUR ¹⁴ | - | - | - | AMD 2000 /AEB Mobile app-free of charge | - | - | - |
| | RUR | - | - | - | - | - | - | - |

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|---|-----|---|---|---|---|---|---|---|
| 1.27 Transfers to the benefit of ARMECONOMBANK OJSC other customers | AMD | AMD 500 /AEB Mobile app- free of charge | AMD 500 /AEB Mobile app- free of charge | AMD 500 /AEB Mobile app- free of charge | AMD 500 /AEB Mobile app- free of charge | AMD 500 /AEB Mobile app- free of charge | AMD 500 /AEB Mobile app- free of charge | AMD 500 /AEB Mobile app- free of charge |
| | USD | - | - | AMD 500 /AEB Mobile app- free of charge | AMD 500 /AEB Mobile app- free of charge | - | - | - |
| | EUR | - | - | - | AMD 500 /AEB Mobile app- free of charge | - | - | - |
| | RUR | - | - | - | AMD 500 /AEB Mobile app- free of charge | - | - | - |
| 1.28 SMS ⁸ | AMD | AMD 20 | AMD 20 | AMD 20 | AMD 20 | AMD 20 | AMD 20 | AMD 20 |
| | USD | - | - | AMD 20 | AMD 20 | - | - | - |
| | EUR | - | - | - | AMD 20 | - | - | - |
| | RUR | - | - | - | AMD 20 | - | - | - |
| 1.29 Prompt extension of cards (reissue) ¹¹ | AMD | AMD 5000 | - | AMD 5000 | AMD 5000 | AMD 5000 | AMD 5000 | AMD 5000 |
| | USD | - | - | AMD 5000 | AMD 5000 | - | - | - |
| | EUR | - | - | - | AMD 5000 | - | - | - |
| | RUR | - | - | - | AMD 5000 | - | - | - |
| 1.30 Chargeback claim ¹³ | AMD | AMD 5000 | AMD 5000 | AMD 5000 | AMD 5000 | AMD 5000 | AMD 5000 | AMD 5000 |
| | USD | - | - | AMD 5000 | AMD 5000 | - | - | - |
| | EUR | - | - | - | AMD 5000 | - | - | - |

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|--|-----|-------------|-------------|-------------|------------------------|-------------|-------------|-------------|
| | RUR | - | - | - | AMD 5000 | - | - | - |
| 1.31 For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions | | AMD 200 | | | | | | |
| 1.32 Replenishment of the card account with Cash-in terminals located out of ARMECONOMBANK OJSC branches ²² | AMD | AMD 200 | AMD 200 | AMD 200 | AMD 200 | AMD 200 | AMD 200 | AMD 200 |
| | USD | | | | | | | |
| | EUR | | | | | | | |
| | RUR | | | | | | | |
| 1.33 Replenishment of the card account via Cash-in terminals located in ARMECONOMBANK OJSC branches | AMD | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | USD | | | | | | | |
| | EUR | | | | | | | |
| | RUR | | | | | | | |
| 1.34 Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction | AMD | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 |
| | USD | | | | | | | |
| | EUR | | | | | | | |
| | RUR | | | | | | | |
| 1.35 Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points | AMD | AMD 5000 | | | | | | |
| | USD | | | | | | | |
| | EUR | | | | | | | |
| | RUR | | | | | | | |
| 1.36 Cash pay-out abroad ²³ | AMD | - | - | - | 2%, min AMD 3000 | - | - | - |
| | USD | | | | | | | |
| | EUR | | | | | | | |
| | RUR | | | | | | | |

| 2. MASTERCARD cards | Currency | GOLD | BUSINESS | STANDART | MAESTRO | MasterCard ARMEC's GOLD ²³ | MasterCard ARMEC's STANDAR D ²³ |
|--|----------|----------------|----------------|----------------|----------------|--|--|
| 2.1 Card extension | AMD | 0 | 0 | 0 | 0 | 0 | 0 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.2 Extension of attached ¹⁷ , additional | AMD | 0 | 0 | 0 | 0 | 0 ²⁴ | 0 ²⁴ |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.3 Card account opening | AMD | 0 ² | 0 ² | 0 ² | 0 ² | 0 ² | 0 ² |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.4 Annual service fee | AMD | AMD 20 000 | AMD 20 000 | AMD 5 000 | 3 500 դրամ | AMD 30 000 annual / or AMD 3 000 monthly | AMD 15000 annual/ or AMD 1 500 monthly |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.5 Annual service fee of attached ¹⁶ , additional card ¹⁵ | AMD | AMD 20 000 | AMD 20 000 | AMD 5 000 | 3 500 դրամ | AMD 30 000 | AMD 15 000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.6 Provision of account statement ¹⁹ | | | | | | | |
| a) For up to 1 month transactions ⁶ | AMD | 0 | 0 | 0 | 0 | 0 | 0 |
| | USD | | | | | | |

| | | | | | | | |
|--|-----|-----------------------|--------------------|---|--|---|--|
| | EUR | | | | | | |
| | RUR | | | | | - | - |
| b) From 1 to 3 months transactions | AMD | 0 | AMD 1 500 | 0 | 0 | 0 | 0 |
| | USD | | | 0 | 0 | | |
| | EUR | | | 0 | 0 | | |
| | RUR | | | 0 | 0 | | |
| c) From 3 month to 1 year transactions | AMD | 0 | AMD 2 500 | 0 | 0 | 0 | 0 |
| | USD | 0 | | 0 | 0 | | |
| | EUR | 0 | | 0 | 0 | | |
| | RUR | 0 | | 0 | 0 | | |
| d) For more than 1 year transactions | AMD | 0 | AMD 5 000 | 0 | 0 | 0 | 0 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.7 Replacement of the card with a new one in case of PIN code damage and loss, extension of a new card in case of preterm reissue of the card | AMD | AMD 20 000 | AMD 20 000 | AMD 5 000 | AMD 3 500 | AMD 30 000 | AMD 15 000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.8 Cash pay-out at ARMECONOMBANK OJSC encashment points with AMD only (ATM) | AMD | 1%, min AMD 500 | 1%, min AMD 500 | 0% ²⁰ | 0% ¹⁹ | 3% | 3% |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.9 CASH-IN at encashment points of ARMECONOMBANK OJSC (ATM CASH-IN) | AMD | 1%, min AMD 500 | 1%, min AMD 500 | 0% | 0% | 1%, min AMD 500 | 0% |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.10 Cash pay-out at ARMECONOMBANK OJSC encashment points (POS) terminals with AMD and foreign currency) | AMD | 1%, min AMD 500 | 1%, min AMD 500 | AMD 0% ²⁰ , from cards of foreign currency accounts 0,5% min AMD 1000 | AMD 0% ²⁰ , from cards of foreign currency accounts 0,5% min AMD 1000 | AMD 3% ²⁰ , from cards of foreign currency accounts 3% min AMD 1000 | AMD 3% ²⁰ , from cards of foreign currency accounts 3% min AMD 1000 |
| | USD | | | | | | |
| | EUR | | | | | | |

| | | | | | | | |
|---|-----|-------------------------|-------------------------|----------------------|----------------------|----------------------|----------------------|
| | RUR | | | | | - | - |
| 2.11 Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal) ¹⁰ | AMD | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 1% | 1% | 3%, min AMD 1 000 | 3%, min AMD 1 000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.12 CASH-IN at encashment points of other Armenian banks (CASH-IN) | AMD | 1% | 1% | 1% | 1% | 1% | 1% |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.13 Cash pay-out from ARMECONOMBANK OJSC teller sector | AMD | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 3%, min AMD 1 000 | 3%, min AMD 1 000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.14 Cash at ARMECONOMBANK OJSC POS terminals for MasterCard cards issued by foreign banks | AMD | 1%, min AMD 1 000 | | | | | |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.15. Cash pay-out with ArCa payment cards issued by other RA banks by ARMECONOMBANK OJSC POS terminals | AMD | 1%, min AMD 1000 | | | | | |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.16 Cash payout abroad | AMD | 2%, min AMD 3 000 | 2%, min AMD 3 000 | 2%, min AMD 3 000 | 2%, min AMD 3 000 | 3%, min AMD 3 000 | 3%, min AMD 3 000 |
| | USD | | | | | | |
| | EUR | | | | | | |

| | | | | | | | |
|---|-----|---|---|---|---|---|--|
| | RUR | | | | | - | - |
| 2.17 CASH-IN abroad also non ArCa member banks at RA | AMD | 2%, min AMD 3 000 | 2%, min AMD 3 000 | 2%, min AMD 3 000 | 2%, min AMD 3 000 | 2%, min AMD 3 000 | 2%, min AMD 3 000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| | | | | | | - | - |
| 2.18 Implementation of non- cash transactions | AMD | 0% | 0% | 0% | 0% | 0% | 0% |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| | | | | | | - | - |
| 2.19 Removal from card's Stop-List | AMD | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| | | | | | | - | - |
| 2.20 Credit line extending/opening, servicing of the credit amount | AMD | 1% | 1% | 1% | - | 1% | 1% |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| | | | | | | - | - |
| 2.21 Number of daily encashment transactions | AMD | 10 times | 5 times | 10 times | 10 times | 10 times | 10 times |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| | | | | | | - | - |
| 2.22 Number of daily encashment transactions | AMD | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| | | | | | | - | - |
| 2.23 Increase of daily encashment transaction number | AMD | 2 500 000 | 1 500 000 | 1 500 000 | 500 000 | 2 500 000 | 1 500 000 |
| | USD | 5 000 | 3 000 | 3 000 | 1 000 | 5 000 | 3 000 |
| | EUR | 5 000 | 3 000 | 3 000 | 1 000 | 5 000 | 3 000 |
| | RUR | 200 000 | 125 000 | 125 000 | 40 000 | - | - |
| 2.24 Total maximum amount of encashment transactions for a single day | AMD | 7 500 000 | 4 500 000 | 4 500 000 | 1 500 000 | 7 500 000 | 4 500 000 |
| | USD | 15 000 | 9 000 | 9 000 | 3 000 | 15 000 | 9 000 |
| | EUR | 15 000 | 9 000 | 9 000 | 3 000 | 15 000 | 9 000 |
| | RUR | 600 000 | 375 000 | 375 000 | 120 000 | - | - |

| | | | | | | | |
|---|-------------------|---|---|---|---|---|--|
| 2.25 Total maximum amount of transactions during a single day | AMD | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | - | - |
| 2.26 Increase of encashment limit during cards' all validation period | AMD | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | - | - |
| 2.27 Transfer to other ARMECONOMBANK OJSC account of the same customer | AMD | 0 | 0 | 0 | 0 | 0 | 3% |
| | USD | | | | | | 3% |
| | EUR | | | | | | |
| | RUR | | | | | - | - |
| 2.28 Card-to-card transfers for Banks cardholders through www.arca.am website or ATM's ⁷ | AMD | 0.3% | 0.3% | 0.3% | 0.3% | 0.3% | 3% |
| | USD | | | | | | 3% |
| | EUR | | | | | | |
| | RUR | | | | | - | - |
| 2.29 Card-to-card transfers for "Armenian Card" system partner's banks cardholders through www.arca.am website or ATM's | AMD | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% | 3% |
| | USD | | | | | | 3% |
| | EUR | | | | | | |
| | RUR | | | | | - | - |
| 2.30 Transfers from card account to the benefit of the customers of other Armenian banks | AMD | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | 3%/AEB Mobile APP ²⁵ free of charge |
| | USD ¹⁴ | | | | | | |
| | EUR ¹⁴ | | | | | | |
| | RUR | | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | 3%/AEB Mobile APP ²⁵ free of charge |
| 2.31 Transfers to the benefit of ARMECONOMBANK OJSC other customers | AMD | AMD 500 /AEB Mobile | AMD 500 /AEB Mobile | AMD 500 /AEB Mobile | AMD 500 /AEB Mobile | AMD 500 /AEB Mobile | 3%/AEB Mobile |
| | USD | | | | | | APP ²⁵ free of charge |
| | EUR | | | | | | charge |

| | | | | | | | |
|--|-----|-------------------------------------|-------------------------------------|--------------------|--------------------|--------------------|-----------------------|
| | RUR | APP ²⁵ free of charge | APP ²⁵ free of charge | | | - | - |
| 2.32 SMS ⁸ | AMD | AMD 20 | AMD 20 | AMD 20 | AMD 20 | AMD 20 | AMD 20 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.33 Prompt extension of cards (reissue) ¹¹ | AMD | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.34 To put in international ,Stop-List ¹² | AMD | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.35 Chargeback claim ¹³ | AMD | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.36 For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions | AMD | AMD 200 | | | | AMD 200 | AMD 200 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | - | - | | | | |
| 2.37 Replenishment of the card account with Cash-in terminals located out of ARMECONOMBANK OJSC branches ²² | AMD | AMD 200 | AMD 200 | AMD 200 | AMD 200 | AMD 200 | AMD 200 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.38 Replenishment of the card account with Cash-in terminals located in ARMECONOMBANK OJSC branches ²² | AMD | 0 | 0 | 0 | 0 | 0 | 0 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |

| | | | | | | | |
|--|-----|----------------|----------------|----------------|----------------|-------------|----------------|
| 2.39 Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction | AMD | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |
| 2.40 Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points | AMD | AMD 5 000 | | | | | |
| | USD | | | | | | |
| | EUR | | | | | | |
| | RUR | | | | | | |

| 3 VISA CARDS | Currency | INFINITE ¹⁷ | PLATINUM | GOLD | BUSINESS | CLASSIC | CLASSIC PRO BONO | CLASSIC PLUS | ELECTRON | ELECTRON pension |
|---|----------|--|---|----------------|----------------|----------------|------------------|----------------|----------------|------------------|
| 3.1 Card extension | AMD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.2. Extension of attached ¹⁶ , additional cards ¹⁵ | AMD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.3 Card account opening | AMD | 0 ² | 0 ² | 0 ² | 0 ² | 0 ² | 0 ² | 0 ² | 0 ² | - |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.4 Annual service fee | AMD | AMD 130 000 /annual or/ AMD 13.000 monthly | AMD 50 000 /annual/or AMD 5 000 monthly | AMD 20 000 | AMD 15 000 | AMD 5 000 | AMD 2000 | AMD 5000 | AMD 3 500 | 0 |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.5 Annual | AMD | AMD 130 | AMD 50 000 | AMD | AMD 15 | AMD 5 | AMD 2 000 | AMD 5 | AMD 3 500 | AMD 700 |
| | USD | | | | | | | | | |

| | | | | | | | | | | |
|--|-----|-----------------|-----------------|-----------------|-----------------|------------------|-----------|------------------|------------------|----------------------|
| service fee of attached ¹⁷ , additional cards ¹⁶ | EUR | 000 | | 20 000 | 000 | 000 | | 000 | | |
| | RUR | | | | | | | | | |
| 3.6 Account statement provision ¹⁹ | | | | | | | | | | |
| a) For up to 1 month transactions ⁶ | AMD | | | | | | | | | |
| | USD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| b) From 1 to 3 months transactions | AMD | | | | | | | | | |
| | USD | 0 | 0 | 0 | AMD 1 500 | 0 | 0 | 0 | 0 | 0 |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| c) From 3 months to 1 year | AMD | | | | | | | | | |
| | USD | 0 | 0 | 0 | AMD 2 500 | 0 | 0 | 0 | 0 | 0 |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| d) For more than 1 year transactions | AMD | | | | | | | | | |
| | USD | 0 | 0 | 0 | AMD 5 000 | 0 | 0 | 0 | 0 | 0 |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.7 Replacement of the card with a new one in case of PIN code damage and loss, extension of a new card in case of preterm reissue of the card | AMD | | | | | | | | | |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | AMD 130 000 | AMD 50 000 | AMD 20 000 | AMD 15 000 | AMD 5 000 | AMD 2 000 | AMD 5 000 | AMD 3 500 | AMD 700 ⁵ |
| 3.8 Cash pay-out at ARMECONO | AMD | 1%, min AMD 500 | 1%, min AMD 500 | 1%, min AMD 500 | 1%, min AMD 500 | 0% ¹⁹ | 0.3% | 2%, min AMD 1000 | 0% ²⁰ | 0% ²⁰ |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |

| | | | | | | | | | | |
|---|-----|-----------------------|-----------------------|----------------------------|-------------------------|---|--|-------------------------|---|-------------------|
| MBANK OJSC encashment points (POS) terminals with AMD (ATM) | RUR | | | | | | | | | |
| 3.9 CASH-IN at encashment points of ARMECONO MBANK OJSC (CASH-IN)) | AMD | 1%, min AMD 500 | 1%, min AMD 500 | 1%, min AMD 500 | 1%, min AMD 500 | 0% | 0% | 0% | 0% | 0% |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.10 Cash pay-out at ARMECONO MBANK OJSC encashment points (POS) terminals with AMD and foreign currency (POS terminal) | AMD | 1%, min AMD 500 | 1%, min AMD 500 | 1%, min AMD 500 | 1%, min AMD 500 | AMD 0% ²⁰ , from cards of foreign currency accounts 0,5% min AMD | AMD 0.3% ²⁰ , from cards of foreign currency accounts 0,5% min AMD | 2%, min AMD 1000 | AMD 0% ²⁰ , from cards of foreign currency accounts 0,5% min AMD | 0% |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.11 Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal) ¹⁰ | AMD | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 1% | 1% | 2%, min AMD 1 000 | 1% | 0.5% |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.12 CASH-IN at encashment points of other Armenian banks (CASH-IN) | AMD | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.13 Cash pay-out from ARMECONO MBANK OJSC teller sector | AMD | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 1%, min AMD 1 000 | 3%, min AMD 1 000 | 1%, min AMD 1 000 | 0% ²⁰¹ |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |

| | | | | | | | | | | | |
|--|-----|----------------------|---------------------|------------------------|---------------------------|---------------------|-------------------------|------------------------|-------------------------|------------------------|------------------------|
| 3.14. Cash at ARMECONO MBANK OJSC post terminals for Visa payment cards issued by foreign banks | AMD | 1%, min AMD 1 000 | | | | | | | | | |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |
| 3.15. Cash pay-out with ArCa payment cards issued by other RA banks by ARMECONO MBANK OJSC POS terminals | AMD | 1%, min AMD 1000 | | | | | | | | | |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |
| 3.16 Cash payout abroad | AMD | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 0.5% |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |
| 3.17 CASH-IN abroad also non ArCa member banks at RA | AMD | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 | 2%, min AMD 3000 |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |
| 3.18 Implementation of non- cash transactions | AMD | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |
| 3.19 Credit line extending/opening, servicing of the credit amount | AMD | 1% | 1% | 1% | 1% | 1% | 1% | 0 | - | - | |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |
| 3.20 Removal from card's | AMD | AMD 2000 | AMD 2000 /AEB | AMD 2000 | AMD 2000 | AMD 2000 /AEB | AMD 2000 /AEB Mobile | AMD 2000 | AMD 2000 /AEB Mobile | 0 | |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |

| Stop-List | RUR | /AEB Mobile APP ²⁵ free of charge | Mobile APP ²⁵ free of charge | /AEB Mobile APP ²⁵ free of charge | /AEB Mobile APP ²⁵ free of charge | Mobile APP ²⁵ free of charge | APP ²⁵ free of charge | /AEB Mobile APP ²⁵ free of charge | APP ²⁵ free of charge | |
|--|-----|---|---|--|--|---|-------------------------------------|--|-------------------------------------|-----------|
| 3.21 Number of daily encashment transactions | AMD | 50 times | 15 times | 10 times | 5 times | 10 times | 10 times | 10 times | 10 times | 10 times |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.22 Increase of daily encashment transaction number | AMD | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | 0 |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.23 Total maximum amount of encashment transactions for a single day | AMD | 25.000.000 | 7.500.000 | 2.500.000 | 1.500.0 00 | 1.500.000 | 1 500 000 | 1 500 000 | 500.000 | 300 000 |
| | USD | 50.000 | 15.000 | 5.000 | 3.000 | 3.000 | 3 000 | 3000 | 1.000 | |
| | EUR | 50 000 | 15.000 | 5.000 | 3.000 | 3.000 | 3.000 | 3.000 | 1.000 | |
| | RUR | 2.000.000 | 625.000 | 200.000 | 125.000 | 125.000 | 125.000 | 125.000 | 40000 | |
| 3.24 Total maximum amount of transactions during a single day | AMD | 75.000.000 | 22.500.000 | 7.500.000 | 4.500.0 00 | 4.500.000 | 4.500.000 | 4.500.000 | 1.500.000 | 300.000 |
| | USD | 150.000 | 45.000 | 15.000 | 9.000 | 9.000 | 9.000 | 9.000 | 3.000 | |
| | EUR | 150.000 | 45.000 | 15.000 | 9.000 | 9.000 | 9.000 | 9.000 | 3.000 | |
| | RUR | 6.000.000 | 1.875.000 | 600.000 | 375.000 | 375.000 | 375.000 | 375.000 | 120.000 | |
| 3.25 Increase of encashment limit daily | AMD | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 | AMD 1000 |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.26 Increase of encashment limit during cards' all validation period | AMD | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.27 Transfer to | AMD | 0 | 0 | 0 | 0 | 0 | 0.3% min | 2% min | 0 | 0 |

| | | | | | | | | | | |
|---|-------------------|---|---|---|---|---|---|---|---|---|
| other ARMECONOM BANK OJSC account of the same customer | USD | | | | | | AMD 500 | AMD 500 | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.28 Card-to-card transfers for Bank's cardholders through www.arca.am website or ATM's ⁷ | AMD | 0.3% | 0.3% | 0.3% | 0.3% | 0.3% | 0.3% | 2% | 0.3% | 0.3% |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.29 Card-to-card transfers for "Armenian Card" system partner banks' cardholders through www.arca.am website or ATM's ⁷ | AMD | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% | 2% | 0.5% | 0.5% |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |
| 3.30 Transfers from card account to the benefit of the customers of other Armenian banks | AMD | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | 0.3%, min AMD 2000 /AEB Mobile APP ²⁵ free of charge | 2%, min AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge | AMD 2000 /AEB Mobile APP ²⁵ free of charge |
| | USD ¹⁴ | | | | | | | | | |
| | EUR ¹⁴ | | | | | | | | | |
| | RUR | - | - | - | - | - | - | - | - | - |
| 3.31 Transfers to the benefit of ARMECONOM BANK OJSC other customers | AMD | AMD 500 /AEB Mobile APP ²⁵ free of charge | AMD 500 /AEB Mobile APP ²⁵ free of charge | AMD 500 /AEB Mobile APP ²⁵ free of charge | AMD 500 /AEB Mobile APP ²⁵ free of charge | AMD 500 /AEB Mobile APP ²⁵ free of charge | AMD 500 /AEB Mobile APP ²⁵ free of charge | AMD 500 /AEB Mobile APP ²⁵ free of charge | AMD 500 /AEB Mobile APP ²⁵ free of charge | AMD 500 /AEB Mobile APP ²⁵ free of charge |
| | USD | | | | | | | | | |
| | EUR | | | | | | | | | |
| | RUR | | | | | | | | | |

| | | | | | | | | | | | |
|--|-----|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------------------|
| 3.32 SMS ⁸ | AMD | AMD 20 | AMD 20 | AMD 20 | AMD 20 | AMD 20 | AMD 20 | AMD 20 | AMD 20 | AMD 20 | AMD 20 ⁹ |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |
| 3.33 Prompt extension of cards (reissue) ¹¹ | AMD | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |
| 3.34 To put in international .Stop-List ¹² | AMD | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 | Weekly AMD 9000 |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |
| 3.35 Chargeback claim ¹³ | AMD | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 | AMD 5 000 |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |
| 3.36 For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions | AMD | AMD 200 | | | | | | | | | |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |
| 3.37 Replenishment of the card account with Cash-in terminals located out of ARMECONO MBANK OJSC branches ²² | AMD | AMD 200 | AMD 200 | AMD 200 | AMD 200 | AMD 200 | AMD 200 | AMD 200 | AMD 200 | AMD 200 | AMD 200 |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |

| | | | | | | | | | | | |
|--|-----|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 3.38 Replenishment of the card account with Cash-in terminals located in ARMECONOM BANK OJSC branches ²² | AMD | | | | | | | | | | |
| | USD | | | | | | | | | | |
| | EUR | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | RUR | | | | | | | | | | |
| 3.39 Maximum amount of encashment transactions via ARMECONOM BANK OJSC ATM's for a single transaction | AMD | | | | | | | | | | |
| | USD | | | | | | | | | | |
| | EUR | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 | AMD 400.000 |
| | RUR | | | | | | | | | | |
| 3.40 Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points | AMD | AMD 5 000 | | | | | | | | | |
| | USD | | | | | | | | | | |
| | EUR | | | | | | | | | | |
| | RUR | | | | | | | | | | |

1. ArCa ADIDAS cards are issued with the tenor of 1 year.
2. This tariff for costumers having foreign passport / non RA/ is AMD 20.000.
3. Concierge service annual service fee is AMD 6,000.
4. This card is extended free of charge and credit line of AMD 120,000 in case of AMD 70,000 and more shopping only in Adidas shop (Yerevan, Aram 3) is opened.
5. The first case is free of charge
6. Transactions for up to one month to provide free quotations can be provided until the last banking day of the following month.

7. Internet transactions through www.arca.am website (card-to-card, procurement of codes of mobile phones' prepaid cards, payment of utility bills, review of account statements, etc.) can be made only if the customer has presented to ARMECONOMBANK OJSC in written form his e-mail address and card password (which is not the PIN code).

8 At the request of the customer, ARMECONOMBANK OJSC sends an SMS notification to the mobile phone of the customer after each transaction made with the card. To activate this service, the customer should inform ARMECONOMBANK OJSC in written form his mobile phone number and the amount of transactions, exceeding which he/she wishes to receive an SMS notification. After each transaction implemented on the internet via the card, the customer will receive an SMS notification containing password of MasterCard SecureCode, Verified by Visa or 3D Securecode systems if the website is secured by the mentioned systems. The subscribers of "Armentell" CJSC and "VivaCell - MTS" mobile networks can enjoy the USSD informational and management system.

9. For pension receipt ARMECONOMBANK OJSC sends a free of charge SMS notification to the mobile phone of the customer. To activate this service, the customer should inform ARMECONOMBANK OJSC in his/her mobile phone number.

10. Except not ArCa member banks from which ATMs 1% min AMD 1,000 is charged.

11. If the customer applied to the bank till 14:00 of that day, then the card can be extended within that day up to 17:00, in case of applying after 14.00, the card will be extended next day by 17.00. This applies only to ARMECONOMBANK OJSC's Yerevan-based branches.

12. This tariff applies to the cases when the customer lost card transactions are done in lower limits.

13. This tariff applies to the case when it appears that the deal is done and the amount actually received by the customer / payment made by the customer.

14. Transfers from card accounts in Euro and Dollar to other Armenian banks are made by the rates provided in paragraph 3 of section III.

15. Additional card-for the same client operating card account attached other type of plastic card.

Attached card-additional card given to the third part by costumer keeping same card account.

16. VISA CLASSIC PLUS is not attached to other cards. Other cards are not attached to VISA CLASSIC PLUS cards.

17. When using Priority Pass lounge network access free card provided with Visa Infinite cards, AMD 15.000, defined by the latter, is charged (per person).

18. The annual service fee of the card given to the Customer for receiving 2-year old child's benefit as well as for receiving AMD 25.000 from the following month the child becomes 1 year old, AMD 1000 is defined, on the condition of receiving the benefit only with that card, and in case of not receiving the benefit over 3 months, the card's servicing fee is set in the amount defined for ArCa Clasic plastic cards.

19. If daily encashment of the card exceeds AMD 500.000, 0.5% encashment fee is defined.

20. If daily encashment of the card exceeds AMD 1.000.000, 0.5% encashment fee is defined with respect to the amount exceeding AMD 1.000.000.

21. The minimum amount of transactions executed through Cash-in terminals is AMD 100, maximum- AMD 100.000.

22. Member countries of the World Payment and Settlement System.

23. This card is provided only in case of provision of a credit line and operates until the client closes the credit line.

24. No other type of card is attached to MasterCard ARMEC's GOLD and MasterCard ARMEC's STANDARD cards.

25. The customers can learn the complete list of AEB Mobile privileged tariffs on "Preferential Tariffs for Services provided through AEB Mobile" section of <<<< ARMECONOMBANK OJSC Tariffs and Rates >> XVIII.

* ArCa Junior card is no longer available.

** ArCa INSURANCE cards are provided and served in the terms defined for ArCa Classic cards.

For the account balance inquiry or any rejected operation executed via ATM's of non "Armenian Card" member banks located within or out of RA territory AMD 150 is charged. In case of seizure of the cards having Pick up status when implementing transactions via ATM's or POS terminals of

*** non "Armenian Card" member banks located in or out of RA territory, AMD 70.000 or equivalent foreign currency is charged depending on the rules of payment system.

**** Legal entities and sole entrepreneurs are provided only with ArCa BUSINESS, VISA BUSINESS u MASTER CARD BUSINESS cards.

***** VISA CLASSIC PRO BONO card is no longer available.

IV. With the cards available in the Bank the customers can implement the following transactions - cash encashment, implementation of cashless payments at trade and service outlets, card- to -card transfers.

V. The card and the PIN code shall be provided within 3 working days after the submission of the required documents by the customer to the Bank (in case of RA regions within 5 working days), and the card will be activated within one banking day.

VI. ArCa, MASTERCARD, VISA ELECTRON, VISA ELECTRON, pension and VISA CLASSIC cards are granted with 5 years tenor, VISA GOLD, VISA BUSINESS, VISA PLATINUM, VISA INFINITE cards with 2 years tenor and ArCa ADIDAS cards with the tenor of 1 year.

VII. Transactions in a currency different from that of the currency of the card account are calculated in the rates defined by the Bank for the sale and purchase of the appropriate currency as of the date of the transaction, due to which the Bank shall not bear any responsibility for the differences in the transaction amount.

Annual simple interest rate;

| | | | | | | | |
|--|--------------|----------------------------|-----------------|---------------------|----------|----------------------------|-----------------------------------|
| 1. ArCa cards | GOLD PARADOX | CLASSIC, CLASSIC MIR | BUSINESS | ADIDAS | JUNIOR | Pension | |
| 1.1 Annual interest rate accrued on the positive balance of card account | 0% | 0% | 0% | 0% | 0% | 0% | |
| 2 MASTERCARD cards | Currency | GOLD | BUSINESS | MAESTRO | STANDART | MasterCard ARMEC's GOLD | MasterCard ARMEC's STANDARD |
| 2.1 Annual interest rate accrued on the positive balance of card account | AMD | - | - | - | 0% | - | - |
| | USD | - | - | - | - | - | - |
| | EUR | - | - | - | - | - | - |
| | RUR | - | - | - | - | - | - |
| 3 VISA cards | Currency | PLATINUM | BUSINESS | INFINITE | GOLD | CLASSIC | |
| 3.1 Annual interest rate accrued on the positive balance of card account | AMD | - | - | - | - | 0% | |
| | USD | - | - | - | - | - | |
| | EUR | - | - | - | - | - | |
| | RUR | - | - | - | - | - | |
| VISA cards | Currency | CLASSIS PRO BONO | CLASSIC PLUS | ELECTRON pension | | | |
| | AMD | 0% | 0% | 0% | | | |
| | USD | - | - | | | | |
| | EUR | - | - | | | | |
| | RUR | - | - | | | | |

A year is 365 days, 366-day year basis for leap year.

The interest rate against the positive balance of the card is calculated till the end of the operation of plastic cards. The annual interest rate accrued on the positive balance of card account is used if the average monthly amount is more than AMD 1.000.000 (one million).

Annual percentage yield *.

| | | | | | | | |
|---|--------------|----------------------------|-----------------|---------------------|----------|----------------------------|-----------------------------------|
| 1. ArCa cards | GOLD PARADOX | CLASSIC, CLASSIC MIR | BUSINESS | ADIDAS | JUNIOR | Pension | |
| 1.1 Annual interest rate against the positive balance of the card | 0% | 0% | 0% | 0% | 0% | 0% | |
| 2. MASTERCARD cards | Currency | GOLD | BUSINESS | MAESTRO | STANDART | MasterCard ARMEC's GOLD | MasterCard ARMEC's STANDARD |
| 2.1 Annual interest rate against the positive balance of the card | AMD | - | - | - | 0% | - | - |
| | USD | - | - | - | - | - | - |
| | EUR | - | - | - | - | - | - |
| | RUR | - | - | - | - | - | - |
| 3 VISA cards | Currency | PLATINUM | BUSINESS | INFINITE | GOLD | CLASSIC | |
| 3.1 Annual interest rate against the positive balance of the card | AMD | - | - | - | - | 0% | |
| | USD | - | - | - | - | - | |
| | EUR | - | - | - | - | - | |
| | RUR | - | - | - | - | - | |
| VISA cards | Currency | CLASSIS PRO BONO | CLASSIC PLUS | ELECTRON pension | | | |
| | AMD | 0% | 0% | 0% | | | |
| | USD | - | - | | | | |
| | EUR | - | - | | | | |
| | RUR | - | - | | | | |

Basis 365-day year for interest rates accounting.

*The annual percentage yield of deposit is calculated based on the procedure stated by the Central Bank of RA with the following formula:

$$APY = (1 + r / n)^n - 1$$

where;

1) APY – annual percentage yield

r – annual rate of simple interest

n – periodicity of interest capitalization in a year

ATTENTION: INTERESTS ON YOUR DEPOSIT ARE CALCULATED BASED ON THE NOMINAL INTEREST RATE AND THE ANNUAL PERCENTAGE YIELD SHOWS THE INCOME YOU WOULD REALIZE, IF YOU WOULD HAVE ADDED THE RECEIVED DEPOSIT INTERESTS TO THE DEPOSIT. YOU WILL FIND THE ORDER OF CALCULATING THE ANNUAL PERCENTAGE YIELD ON www.aeb.am.

VIII. Interests accrued on the balances of the cards are capitalized monthly.

IX. Interests are accrued daily on the balances of the cards, as well as on the added amount balance, and on the capitalized amounts.

X. The Bank is entitled to amend the size of interests paid for the monetary funds available on the card account, unless otherwise defined by the Agreement.

XI. In case of contract disputes the depositor shall apply to the Bank in written form and will receive the reply to such request within 10 Business days. In case of disagreement with reply, the depositor has the right to apply to the court or to the Financial system mediator.

XII. In case of contract disputes the depositor shall apply to the Bank in written form and will receive the reply to such request within 10 Business days. In case of disagreement with reply, the depositor has the right to apply to the court or to the Financial system mediator.

XIII. The documents to be provided by the customer for card opening

XIII-1 Passport

XIII-2 Document containing public services number or reference about not-receiving public services number

XIV. With periodicity of at least 30 days the Bank provides the customer with the account statement, except the cases when no debiting or crediting to such account occur within the reporting period.

XV. In case of card loss or/theft, the customer must immediately inform the ArCa processing center by calling 59-22-22 number or apply to the Bank to block the card. Afterwards the customer applies to the Bank for receiving a new card.

XVI. Should the negotiations fail to settle the disputes and disagreements between the Bank and the customer, the latter can apply to the court or the Financial system mediator.

XVII. The customer's right to manage the account and monetary funds available on it may be limited in the cases prescribed by the law - court decision, ban on the account based on the decision (hard copy or electronically) of the tax or other authorities of Compulsory Enforcement Service.

XVIII. Cash facilities available on the account may be written of without the customers consent in the cases prescribed by the law- court decision, based on the decision (hard copy or electronically) of the authorities of Compulsory Enforcement Service or in the cases stipulated by the Agreement signed by and between the Bank and the customer.

XIX Deposits are guaranteed pursuant to the Armenian Law on Guaranteeing the Recovery of Deposits of Individuals. Deposits are guaranteed as follows:

- In case of deposits in Armenian drams, the deposit is guaranteed for AMD 10 mln.
- In case of deposits in foreign currency, the deposit is guaranteed for AMD 5.0 mln
- In case of deposits both in Armenian drams and in foreign currency: if AMD deposit exceeds AMD 5.0 mln, only the AMD deposit is guaranteed for AMD 10 mln;
- In case of deposits both in Armenian drams and in foreign currency: if AMD deposit is smaller than AMD 5.0 mln, the AMD deposit is guaranteed in full and the foreign currency and the foreign currency is guaranteed for the balance of AMD 5.0 mln and recovered AMD deposit

XX. The list of the Banks ATMs, POS and Cash-in terminals is represented below:

| Addresses of ATMs | Addresses of POS terminals | Addresses of Cash-in terminal (Cash-In) |
|--|---|--|
| 3/1 Aram str, Yerevan, RA | Amiryan 23/1 , Yerevan, RA (Head Office) | M. Khorenatsi str., bld., 30/1 , Yerevan |
| Amiryan 23/1 , Yerevan, RA | 28 Garegin Nzhdeh Street , Yerevan, RA ("SHENGAVIT " BRANCH) | 23/1 Amiryan, Yerevan |
| Government Building N3 , Yerevan, RA | 22 Abovyan str., Yerevan, RA "SPANDARYAN" BRANCH) | 49 Tigran Mets Ave, Yerevan |
| 2 Kasyan Street , Yerevan, RA | 14/15 Nansen str., Yerevan, ("KHORHRDAYIN" BRANCH) | 5 Mazmanyanyan, Yerevan |
| 28 Garegin Nzhdeh Street , Yerevan, RA | 57 Komitas str., Yerevan, ("ARABKIR" BRANCH) | 42 a Mashtots st. , Yerevan, |
| 33 Khorenatsi Street, Yerevan, RA | 24 Artsakh Str, Yerevan ("EREBOUNI" BRANCH) | 57 Komitas, Yerevan |
| 42 a Mashtots st. , Yerevan, RA | 12 Isahakyan Str., Yerevan ("MYASNIKYAN " BRANCH) | 11/1 Smbat Zoravar str, Yerevan, |
| 57/1 Gai Avenue, Yerevan, RA | Mazmanyanyan Str., Government Building 5 , Yerevan, ("SHAHOUMYAN" BRANCH) | 28 Garegin Nzhdeh Street , Yerevan, |
| Government Building N3 , Yerevan, RA | 22 Abovyan str., Yerevan, RA "SPANDARYAN" BRANCH) | 49 Tigran Mets Ave, Yerevan |
| 2 Kasyan Street , Yerevan, RA | 14/15 Nansen str., Yerevan, ("KHORHRDAYIN" BRANCH) | 5 Mazmanyanyan, Yerevan |
| 28 Garegin Nzhdeh Street , Yerevan, RA | 57 Komitas str., Yerevan, ("ARABKIR" BRANCH) | 42 a Mashtots st. , Yerevan, |
| 25-27 Tigran Mets Ave , Yerevan, RA | 23a Sebastia Str,Yerevan ("METAX" BRANCH) | 14/15 , Nork 1st microdistrict, Yerevan |
| 16 Tigran Mets, Yerevan, RA | 49 and 49 Bld. 1, Tigran Mets Str, Yerevan "TIGRAN METS" BRANCH) | 135 Atarbekyan Str., Artashat, |
| 8/2 Gai Avenue, Yerevan, RA | 3 and 5 Arami Str, Yerevan "KENTRON" BRANCH) | 3,5 Aram str., Yerevan |
| 44 Haghtanak str, Gyumri, RA | 14 Titogradyan Str., Yerevan, ("EREBUNI-1 " BRANCH) | 14 Titogradyan Str., Yerevan |
| Karmir banakayinner 6 N 10 , v. Balahovit , RA | 10 Gyurjyan Str., Yerevan, ("KHORHRDAYIN-1" BRANCH) | Amiryan 3/37 , Yerevan |
| 24 Azatutyanyan Avenue, Yerevan, RA | 21 Paronyan Str.,Yerevan ("NAIRI MEDICAL CENTER" BRANCH) | 4 Acharyan 2nd lane, Yerevan, |
| Government Building N2 , Yerevan, RA | 6 Margaryan Str., Yerevan | 12 Isahakyan, Yerevan |
| 2/8 Artsakh Avenue, Yerevan, RA | 2, 7 Nubarashen str, Yerevan ("NOUBARASHEN " BRANCH) | 16 Tigran Mets, Yerevan |

| | | |
|---|---|---|
| Ayrarat 2 , 16 Tigran Mets Street, Yerevan, RA | 25/27, Tigran Mets ave., Yerevan ("SARAJOV" BRANCH) | 23 a, Sebastia str., Yerevan |
| 11 A. Manukyan, Yerevan, RA | 244 Abovyan str., Gyumri, Shirak region, RA ("GYUMRI" BRANCH) | 22 Abovyan str., Yerevan |
| 24 Khorenatsi Street, Yerevan, RA | 59 Tigran Mets ave., Vanadzor, RA ("VANADZOR" BRANCH) | 32 bld., 37 area, Tumanyan str., Yerevan |
| 23 Sebastia Street, Yerevan, RA | 1 International, city of Abovyan ("ABOVYAN" BRANCH) | 224 Abovyan str. (Vartanants Square), c. Gyumri |
| 8 Jivani Street, Armavir, RA | 135/2 Atarbekyan Str., Artashat, ("ARTASHAT" BRANCH) | 3-47 Komitas, Yerevan, RA |
| N. Ashtarakecu Square, Ashtarak , RA | 8 Givanu str., Armavir, ("ARMAVIR" BRANCH) | 10/1 Andranik, Yerevan, RA |
| 5 V. Sargsyan street, Yerevan, RA | Kentron dis., Hrazdan, ("HRAZDAN" BRANCH) | 8 Jivani Street, Armavir, RA |
| 3rd block, 25/1 Davtashen , Yerevan, RA | 8 Mashtots Str., Etchmiatsin, RA ("ECHMIADZIN" BRANCH) | 8 Mashtots Avenue, Echmiadzin, RA |
| 59 Tigran Mets Street, Vanadzor, RA | 141 Nairyan Str., Sevan ("SEVAN" BRANCH) | 3 Dro str., Yerevan, RA |
| 9-4 Xaxaxutyanyan, Gyumri, RA | 7 Kakhoyan Str., Alaverdi ("TUMANYAN " BRANCH) | 7/2 Nubarashen str, Yerevan |
| 57 Komitas Avenue, Yerevan, RA | Nerses Ashtaraketsu square, Ashtarak, ("ASHTARAK" BRANCH) | 11/1 Smbat Zoravar str, Yerevan, (2) |
| 212/4 Khudyakov street, Avan, Yerevan, RA | 10a Yerevanyan str., Yeghvard, RA | 44/2 T. Petrosyan Street, Yerevan, RA |
| 42 Andranik Street, SWD, Yerevan, RA | 2 G. Nzhdeh Str. City of Martuni | 1, 80/8 Hatis str., city of Abovyan |
| 22/12/1 bld., Hanrapetutyanyan avn. Abovyan, RA | 5 Shahumyan str., Spitak, RA "SPITAK" BRANCH) | 6 Margaryan Street, Yerevan, RA |
| 4 Mashtots Street, Goris, RA | 4 Mashtots Str., Goris, RA ("GORIS" BRANCH) | 11/1, Davit Anhakht Str. Yerevan |
| 141 Nairyan Street, Sevan , RA | 21 Azatamartikneri Str., Stepanakert, RA ("ARTSAKH" BRANCH) | 10 Gyurjyan, Yerevan, RA |
| 23/1 Amiryan Street , Yerevan, RA (2nd) | 58 Shahumyan str. Ararat, RA , ("ARARAT " BRANCH) | 2/3 Sahmanadrutyanyan square, Hrazdan, RA |
| 7 V. Sargsyan Street , Yerevan, RA | 1B, Ankakhutyanyan str., Ijevan, RA ("IJEVAN" BRANCH) | 78/12 Andranik avenue, Hrazdan, RA |
| Andranik avenue, Hrazdan, RA | M. Xorenatsi str., 58 district, area 8, Bld. 8, city of Gyumri ("SHIRAK" BRANCH) | 141 Nairyan Str., Sevan |
| 1b Ankaxutyanyan street, Ijevan | 18 Narekatsi str., Yeghegnadzor, ("YEGHEGNADZOR" BRANCH) | Central square nb 10 , Gavar RA |

| | | |
|--|---|---|
| 14 Titogradyan Street, Yerevan, RA | Central square nb 10 , Gavar RA ("GAVAR" BRANCH) | 2 Garegin Nzhdeh Street, Martuni |
| 49 Tigran Mets avenue, Yerevan, RA | 78/12 Microshrjan block, Hrazdan, RA ("HRAZDAN-MIKRO" BRANCH) | 58 Shahumyan Street, Ararat ,RA |
| 6 Margaryan Street, Yerevan, RA | 24/3 Yervand Qochar, 0070, Yerevan, RA | 29/1, 4, 29/7 Shahumyan , city of Kapan, |
| 4 Mashtots Street, Echmiadzin, RA | 48/1 Nalbandyan str., Yerevan, RA | 18 Narekatsi Street, Yeghegnadzor , RA |
| 58a 23 Ogostosi Street, Artashat RA | 3 Dro str., Yerevan, RA | 5 str. Shahumyan, Spitak, RA |
| Mazmanyanyan 5/11 , Yerevan, RA | 3/6 Komitas, Yerevan, RA | 113/1 Yerevanyan str., city of Vanadzor |
| 11 Nubarashen street, Building 15, Yerevan, RA | 1, 80/8 Hatis str., city of Abovyan | Kakhoyan 7, Alaverdi, RA |
| 10 Gyurjyan, Yerevan, RA | 29/1, 4, 29/7 Shahumyan , city of Kapan, | N. Ashtarakecu Square 6, Ashtarak, RA |
| 24 Artsakh , Yerevan, RA | 44/2 T. Petrosyan Street, Yerevan, RA | 9/19 Azatamartikneri Street, Stepanakert, Artsakh |
| 5 A. Manukyan, Spitak, RA | Area 37, 32 bld. Tumanyan str. , Yerevan | 4/1 Mashtots, Goris, RA |
| 7 Kahoyan Street, Alaverdi, RA | 10/1 Andranik, Yerevan, RA ("MALATIA" BRANCH) | 238 Nork-Marash, Nork parks, Yerevan, RA |
| 58 Shahumyan Street, Ararat ,RA | Arshakunyats 127/21, Yerevan (<<NORAGAVIT>> BRANCH), | 2/3 Sevak Street, Gyumri, RA |
| Arshakunyats 24/1, Yerevan | | 1b Ankaxutyanyan street, Ijevan. |
| H. Nersisyan 7, Yerevan | | 1, 29-32 International, city of abovyan, RA |
| 12 Isahakyan str., Yerevan, RA | | Arami Str. 6/4, Yerevan |
| 129/1 Sebastia Street , Yerevan, RA | | Nalbandyan Str. 48/1, Yerevan |
| 17 Bagratunyac str., Yerevan, RA | | Arshakunyats 69/5, Yerevan |
| 18 Narekatsi Street, Yeghegnadzor , RA | | B. Muradyan 6/4, Yerevan |
| 21 Papazyan Street, Yerevan, RA | | Shiraz street., 13/3 building, Yerevan |
| 10a Yerevanyan Street, Yeghvard Avan | | G.Nzhdeh street, 21 building, Yerevan |
| 21 Paronyan Street, Yerevan, RA | | |
| 4 Northern avenue, Yerevan, RA | | |
| 1 Argishti Street, ՀՀ, | | |
| 129/10 Z. Sarkavag Street, Yerevan, RA | | |
| Kentron, Administrative building, Hrazdan, RA | | |

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| N 10 Central Square, Gavar, RA | | |
| 3 Area, 2 P. Sevak Street, Gyumri, RA | | |
| 2 Aharonyan Street, Yerevan, RA | | |
| 20 Orbeli Brothers Street, Tsaghkadzor, RA | | |
| 12 Koryun Street, Yerevan, | | |
| 35/2 Komitas Avenue, Yerevan, RA | | |
| Baghramyan Str. 24d, Yerevan | | |
| T. Petrosyan 44/2, Yerevan | | |
| 3 Tsitsernakaberd Highway, Yerevan, RA | | |
| 23 Ogostosi Street, 19 Building 1 a, Artashat, RA | | |
| 1st Street, 8 Nork- Marash, Yerevan, RA | | |
| 4/5 Yerevanyan Street, Hrazdan, RA | | |
| 21 Azatamartikneri Street, Stepanakert, Artsakh | | |
| 76 Fanarjyan Street, Yerevan, RA | | |
| 49/50 G. Nzhdeh Steet, Gyumri, RA | | |
| 244 Abovyan, Gyumri, RA | | |
| 8 Mashtots Avenue, Echmiadzin, RA | | |
| 31 Masis Street, Yerevan, RA | | |
| 18/5 Erebuni Street, Yerevan, RA | | |
| 53 Mashtots Avenue, Yerevan, RA | | |
| 3/37 Amiryan, Yerevan, RA | | |
| 88/2 Artashesyan, Yerevan, RA | | |
| 11/3 Gyurjyan Street, Yerevan, RA | | |
| 11/1 S. Zoravar Street, Yerevan, RA | | |
| Tandzakhbyur str. 2, 4/1, Tsakhkadzor City , RA | | |
| Dro Street 3, Yerevan | | |
| 11/1 Shinararneri Street, Yerevan, RA | | |

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| 80/8, 1 Hatis Street, Abovyan, RA | | |
| 55/15 Tsarav Aghbyur Street, Yerevan, RA | | |
| 53 Myasnikyan Street, Dilijan, RA | | |
| Shahumyan 29/1, 4, 29/7, Kapan | | |
| Yerevanyan Str. 113/1, Vanadzor | | |
| Area 37, Bld. 32, Tumanyan str., Yerevan | | |
| 4 Tandzakhbyur str., city of Tsakhkadzor | | |
| 4 Mikoyan str., Yerevan | | |
| P. Sevak Str. 51, Yerevan | | |
| 11/1 Shinararneri Street, Yerevan, RA | | |
| 5 Building, Yerevan-Abovyan Highway, Verin Ptghni village | | |
| 5 Building 2 nd , Yerevan-Abovyan Highway, Verin Ptghni village, | | |
| Sayat-Nova Str. 4/2, Yerevan | | |
| International 1, 29-32, city Abovyan | | |
| M. Baghramyan 40, Yerevan | | |
| Andranik Str. 10/1, Yerevan | | |
| G. Hovsepyan 20, Yerevan | | |
| Mashtots 0, Etchmiadzin | | |