

**XII-1. EXTENSION AND SERVICE OF ARCA PLASTIC CARDS**

1. ARCA cards**	Currency	GOLD PARADOX	JUNIOR***	CLASSIC <sup>15,***</sup>	CLASSIC MIR	BUSINESS****	ADIDAS <sup>1</sup>	Pension
2. Expiry date of plastic cards	AMD	5 years	5 years	5 years	5 years	5 years	5 years	5 years
	USD	-	-	5 years	5 years	-	-	-
	EUR	-	-	-	5 years	-	-	-
	RUR	-	-	-	5 years	-	-	-
3. Card extension	AMD	0	0	0	0	0	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
4. Extension of attached 10, additional cards 14	AMD	0	0	0	0	0	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
5. Card account opening	AMD	0 <sup>2</sup>	0 <sup>2</sup>	0 <sup>2</sup>	0 <sup>2</sup>	0 <sup>2</sup>	0 <sup>2</sup>	0
	USD	-	-	0 <sup>2</sup>	0 <sup>2</sup>	-	-	-
	EUR	-	-	-	0 <sup>2</sup>	-	-	-
	RUR	-	-	-	0 <sup>2</sup>	-	-	-
6. Card account maintenance	AMD	0	0	0	0	0	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
7. Annual service fee	AMD	AMD 3500 <sup>3</sup>	AMD 1000	AMD 2500	AMD 3000	AMD 8000	AMD 2000 <sup>4</sup>	0
	USD	-	-	AMD 2500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
8. Annual service fee of attached, additional cards	AMD	3500 դր	1000 դր.	AMD 2500	AMD 3000	AMD 8000	AMD 2000	AMD 700 <sup>6</sup>
	USD	-	-	AMD 2500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
9. Annual interest against the positive balance of the card account <sup>5</sup>	AMD	0%	0%	0%	0%	0%	0%	0%
	USD	-	-	0%	0%	-	-	-
	EUR	-	-	-	0%	-	-	-
	RUR	-	-	-	0%	-	-	-
10. Cash pay-out at ARMECONOMBANK OJSC encashment points (ATM, POS terminal)	AMD	0 <sup>16</sup>	0	0 <sup>16</sup>	0 <sup>16</sup>	0,5%	3%	0 <sup>17</sup>
	USD	-	-	AMD 0%, 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%, from cards of foreign currency accounts 0,5% min AMD 1000	-	-	-
	RUR	-	-	-	AMD 0%, from cards of foreign currency accounts 0,5% min AMD 1000	-	-	-
11. Cash -in at encashment points of ARMECONOMBANK OJSC's ATM's (ATM CASH-IN)	AMD	1%	1%	1%	1%	1%	1%	1%
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-
12. 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 <sup>17</sup>
	USD	-	-	1%, min AMD 1000	1%, min AMD 1000	-	-	-

	EUR	-	-	-	1%, min AMD 1000	-	-	-
	RUR	-	-	-	1%, min AMD 1000	-	-	-
13. Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal)	AMD	1%, min AMD 1000						
	USD							
	EUR							
	RUR							
14. CASH-IN at encashment points of other Armenian banks (ATM CASH- IN)	AMD	1%	1%	1%	1%	1%	3%	0,5%
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-
15. CASH-IN at encashment points of other Armenian banks (ATM CASH- IN)	AMD	1%						
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-
16. Implementation of non-cash transactions	AMD	0						
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
17. 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 3500	AMD 1000	AMD 2500	AMD 3000	AMD 8000	AMD 2000	AMD 700
	USD	-	-	AMD 2500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
18. Removal from card's Stop-List	AMD	AMD 1000/ via AEB Mobile application-free of charge	AMD 1000/ via AEB Mobile application-free of charge	AMD 1000/ via AEB Mobile application-free of charge	AMD 1000/ via AEB Mobile application-free of charge	AMD 1000/ via AEB Mobile application-free of charge	AMD 1000/ via AEB Mobile application-free of charge	0
	USD	-	-	AMD 1000/ via AEB Mobile application-free of charge	AMD 1000/ via AEB Mobile application-free of charge	-	-	-
	EUR	-	-	-	AMD 1000/ via AEB Mobile application-free of charge	-	-	-
	RUR	-	-	-	AMD 1000/ via AEB Mobile application-free of charge	-	-	-
19. Daily encashment transaction number	AMD	10 times						
	USD	-	-	10 times	10 times	-	-	-
	EUR	-	-	-	10 times	-	-	-
	RUR	-	-	-	10 times	-	-	-
20. Increase of daily encashment transaction	AMD	AMD 1000						

number	USD	-	-	AMD 1000	AMD 1000	-	-	-
	EUR	-	-	-	AMD 1000	-	-	-
	RUR	-	-	-	AMD 1000	-	-	-
21. Total maximum amount of encashment transactions for a single day	AMD	AMD 2500000	AMD 100000	AMD 1500000	AMD 1500000	AMD 1500000	AMD 500000	AMD 300000
	USD	-	-	3000	3000	-	-	-
	EUR	-	-	-	3000	-	-	-
	RUR	-	-	-	120.000	-	-	-
22. Increase of daily encashment or total transactions limit	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	-	-	-
23. Increase of encashment or total transactions 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	-	-	-
24. Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0						
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
25. Card-to-card transfers for Bank's cardholders through www.arca.am website or ATM's <sup>7</sup>	AMD	0.3%						
	USD	-	-	0.3%	0.3%	-	-	-
	EUR	-	-	-	0.3%	-	-	-
	RUR	-	-	-	0.3%	-	-	-
26. Card-to-card transfers for "Armenian Card" system partner's banks cardholders through www.arca.am website or ATM's 7	AMD	0.5%						
	USD	-	-	0.5%	0.5%	-	-	-
	EUR	-	-	-	0.5%	-	-	-
	RUR	-	-	-	0.5%	-	-	-
27. Transfers from card account to the benefit of the customers of other Armenian banks	AMD	AMD 2000 /AEB Mobile application- free pf charge						
	USD <sup>21</sup>	-	-	AMD 2000 /AEB Mobile application- free pf charge	AMD 2000 /AEB Mobile application- free pf charge	-	-	-
	EUR <sup>21</sup>	-	-	-	AMD 2000 /AEB Mobile application- free pf charge	-	-	-
	RUR	-	-	-	-	-	-	-
28. Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 /AEB Mobile application- free pf charge						
	USD	-	-	AMD 500 /AEB Mobile application- free pf charge	AMD 500 /AEB Mobile application- free pf charge	-	-	-
	EUR	-	-	-	AMD 500 /AEB Mobile application- free pf charge	-	-	-
	RUR	-	-	-	AMD 500 /AEB Mobile application- free pf charge	-	-	-
29. SMS <sup>8</sup>	AMD	AMD20	AMD20	AMD20	AMD20	AMD20	AMD20	AMD20
	USD	-	-	AMD20	AMD20	-	-	-

	EUR	-	-	-	AMD20	-	-	-
	RUR	-	-	-	AMD20	-	-	-
30. 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	-	-	-
31. Chargeback claim *12	AMD	AMD 5000						
	USD	-	-	AMD 5000	AMD 5000	-	-	-
	EUR	-	-	-	AMD 5000	-	-	-
	RUR	-	-	-	AMD 5000	-	-	-
32. Provision of account statement								
a) For up to 1 month transactions 6	AMD	0						
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
b) From 1 to 3 months transactions	AMD	0	0	0	0	AMD 1500	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
c) From 3 month to 1 year transactions	AMD	0	0	0	0	AMD 2500	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
d) For more than 1 year transactions	AMD	0	0	0	0	AMD 5000	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
33. For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions		AMD200						
34. Replenishment of the card account through Cash-in terminals located out of ARMECONOMBANK OJSC branches 18	AMD	AMD200						
	USD							
	EUR							
	RUR							
35. Replenishment of the card account via Cash-in terminals located in ARMECONOMBANK OJSC branches	AMD	0						
	USD							
	EUR							
	RUR							
36. Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction	AMD	AMD400.00						
	USD							
	EUR							
	RUR							
37. Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points	AMD	AMD5,000						
	USD							
	EUR							
	RUR							
38. Cash pay-out abroad 19	AMD				2%, min AMD 3000			
	USD							
	EUR							
	RUR							
39. Commission fees from the transactions	AMD	AMD7000						
	USD							

implemented through InecoPay system.

EUR
RUR

..... Legal entities and sole entrepreneurs are provided only with VISA BUSINESS cards.

- 1 ARCA ADIDAS and gift (deposit) are issued for 1 year period.
- 2 The tariff for costumers having foreign passport / non RA/ is AMD 20.000.
- 3 In case of concierge service, the annual fee is AMD 6000.
- 4 This card is provided free of charge and credit line of AMD 120.000 is opened in case of purchasing AMD 70.000 or more at Adidas (3 Aram, Yerevan) store.
- 5 The interest rate calculated on the card's balance at the moment of attached card being opened is subject to be changed with minimum interest rate defined for acting/attached cards. The annual interest rate accrued on the positive balance of the card is calculated till the end of plastic card validation period. The annual interest rate accrued on the positive balance of the card is applied, if the average monthly value of the payment card exceeds AMD 1.000.000 (one million )
- 6 First case is provided free of charge
- 7 Internet transactions through www.arca.amwebsite (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 For 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, moreover the minimum threshold of amount for AMD cards shall be no less than AMD 100, for USD cards USD 1, for EUR cards EUR 1 and for RUR cards RUR 1. After each transaction implemented on the internet via the card, the customer will receive an SMS notification containing password of Verified by Visa system if the website is secured by the mentioned system. The subscribers of "Armentell" CJSC and "VivaCell - MTS" mobile networks can use USSD informational and management system.
- 9 For pension receipt ARMECONOMBANK OJSC sends an SMS notification to the mobile phone of the customer. To activate this service, the customer should inform ARMECONOMBANK OJSC his/her mobile phone number.
- 10 VISA CLASSIC PLUS isn't attached to other cards,
- 11 If the customer applied to the bank till 14.00 of that day, then the card can be extended at the same day till 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 Transactions for up to one month to provide free quotations can be provided until the next banking day of the following month,
- 14 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.
- 15 To receive a subsidy for a child up to 2 years old, as well as to get AMD 25.000 from the next moth following the expiration of 1 year of a child, the annual fee for the card provided to Customer is defined AMD 1000.
- 16 If daily encashment of the card exceeds AMD 500.000, 0.5% encashment fee is defined.
- 17 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.
- 18 The minimum amount of transactions executed through Cash-in terminals is AMD 100, maximum- AMD 100.000.
- 19 Member countries of the World Payment Settlement System.  
For a full list of AEB Mobile discounted rates, see "XVIII. In the section "Gratuitous Tariffs for Services Provided by AEB Mobile".
- 20 In case of transferring from card account to other banks of the Republic of Armenia in euros or dollars, the tariff provided for in point 3 of section III of tariffs and
- 21 rates is subject to the tariff.