

**XII-2. EXTENSION AND SERVICE OF MASTERCARD**

1. MASTERCARD cards** ***	Currency	GOLD <sup>2</sup>	BUSINESS****	STANDART	MAESTRO	MasterCard ARMEC's GOLD <sup>15</sup>
2. Expiry date of plastic cards	AMD	5 years	5 years	5 years	5 years	5 years
	USD					
	EUR					
	RUR					
3. Card extension	AMD	0	0	0	0	0
	USD					
	EUR					
	RUR					
4. Extension of attached <sup>7</sup> , additional cards <sup>12</sup>	AMD	0	0	0	0	0 <sup>16</sup>
	USD					
	EUR					
	RUR					
5. Card account opening	AMD	0	0	0	0	0
	USD					
	EUR					
	RUR					
6. Annual service fee	AMD	AMD20,000	AMD20,000	5000	AMD3,500	AMD 30 000 annual / or AMD 3 000 monthly
	USD					
	EUR					
	RUR					
7. Annual service fee of <sup>8</sup> attached , additional card <sup>12</sup>	AMD	AMD20,000	AMD20,000	5000	3500	30000
	USD					
	EUR					
	RUR					
8. 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 <sup>1</sup>	AMD	AMD20,000	AMD20,000	5000	3500	30000
	USD					
	EUR					
	RUR					
9. Cash pay-out at ARMECONOMBANK OJSC encashment points with AMD only (ATM)	AMD	1%, min AMD 500	1%, min AMD 500	0% <sup>13</sup>	0% <sup>13</sup>	3%
	USD					
	EUR					
	RUR					
10. 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
	USD					
	EUR					
	RUR					
11. 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% <sup>13</sup> , from cards of foreign currency accounts 0,5% min AMD 1000	AMD 0% <sup>13</sup> , from cards of foreign currency accounts 0,5% min AMD 1000	AMD 3% , from cards of foreign currency accounts 3% min AMD 1000
	USD					
	EUR					
	RUR					

12. Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal)	AMD	1%, min AMD 1000	1%, min AMD 1000	1% <sup>2</sup>	1% <sup>2</sup>	3%, min AMD 1000
	USD					-
	EUR					
	RUR					
13. CASH-IN at encashment points of other Armenian banks (CASH-IN)	AMD	1%	1%	1%	1%	1%
	USD					-
	EUR					
	RUR					
14. 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	3%, min AMD 1000
	USD					-
	EUR					
	RUR					
15. Cash at ARMECONOMBANK OJSC POS terminals for MasterCard cards issued by foreign banks	AMD	1%, min AMD 1000				
	USD					
	EUR					
	RUR					
16. Cash at ARMECONOMBANK OJSC POS terminals for MasterCard cards issued by RA other banks	AMD	1%, min AMD 1000				
	USD					
	EUR					
	RUR					
17. Cash payout abroad	AMD	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	3%, min AMD 3000
	USD					-
	EUR					
	RUR					
18. 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
	USD					-
	EUR					
	RUR					
19. Implementation of non- cash transactions	AMD	0	0	0	0	0
	USD					-
	EUR					
	RUR					
20. Annual interest rate calculated on the positive balance of the card account <sup>3</sup>	AMD	-	-	0%	-	-
	USD	-	-	-	-	-
	EUR	-	-	-	-	-
	RUR	-	-	-	-	-
21. Removal from card's Stop-List	AMD	AMD 2000 / via AEB Mobile application - free of charge	AMD 2000 / via AEB Mobile application -free of charge	AMD 2000 / via AEB Mobile application - free of charge	AMD 1500 / via AEB Mobile application - free of charge	AMD 2000 / via AEB Mobile application -free of charge
	USD					-
	EUR					
	RUR					
22. Number of daily encashment transactions	AMD	10 times	5 times	10 times	10 times	10 times
	USD					-
	EUR					
	RUR					
23. Increase of daily encashment transaction number	AMD	AMD1,000	AMD 1000	AMD1,000	AMD1,000	1000
	USD					-
	EUR					
	RUR					

24. Total maximum amount of encashment transactions for a single day	AMD	2.500.000	1.500.000	1.500.000	500.000	2.500.000
	USD	1000.000	3.000	3.000	1.000	5.000
	EUR	5.000	3.000	3.000	1.000	5.000
	RUR	200.000	125.000	125.000	40.000	-
25. Total maximum amount of transactions during a single day	AMD	7.500.000	4.500.000	4.500.000	1.500.000	7.500.000
	USD	15.000	9.000	9.000	3.000	15.000
	EUR	15.000	9.000	9.000	3.000	15.000
	RUR	600.000	375.000	375.000	120.000	-
26. Increase of daily encashment or total transactions limit	AMD	AMD1,000	AMD 1000	AMD1,000	AMD1,000	1000
	USD					
	EUR					
	RUR					
27. Increase of daily encashment or total transactions limit during cards' all validation period	AMD	AMD5,000	AMD 5000	AMD5,000	AMD5,000	AMD5,000
	USD					
	EUR					
	RUR					
28. Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0	0	0	0	3%
	USD					
	EUR					
	RUR					
29. Card-to-card transfers for Banks cardholders through www.arca.am website or ATM's <sup>5</sup>	AMD	0.3%	0.3%	0.3%	0.3%	3%
	USD					
	EUR					
	RUR					
30. Card-to-card transfers for "Armenian Card" system partner's banks cardholders through www.arca.am website or ATM's <sup>4</sup>	AMD	0.5%	0.5%	0.5%	0.5%	3%
	USD					
	EUR					
	RUR					
31. Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 2000 / via AEB Mobile application - free of charge	AMD 2000 / via AEB Mobile application - free of charge	AMD 2000 / via AEB Mobile application - free of charge	AMD 2000 / via AEB Mobile application - free of charge	3%/ via AEB Mobile application - free of charge
	USD <sup>5</sup>					
	EUR <sup>5</sup>					
	RUR					
32. Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 / via AEB Mobile application - free of charge	AMD 500 / via AEB Mobile application - free of charge	AMD 500 / via AEB Mobile application - free of charge	AMD 500 / via AEB Mobile application - free of charge	3%/ via AEB Mobile application - free of charge
	USD					
	EUR					
	RUR					
33. SMS * <sup>6</sup>	AMD	AMD20	AMD20	AMD20	AMD20	20
	USD					
	EUR					
	RUR					
34. Prompt extension of cards (reissue) <sup>8</sup>	AMD	AMD5,000	AMD 5000	AMD5,000	AMD5,000	AMD5,000
	USD					
	EUR					
	RUR					
35. To put in international Stop-List <sup>9</sup>	AMD	Weekly AMD		Weekly	Weekly	Weekly AMD 9000
	USD					

	EUR	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	
	RUR					-

36. Chargeback claim* <sup>10</sup>	USD	AMD5,000	AMD 5000	AMD5,000	AMD5,000	5000
	EUR					-
	RUR					-
37. Provision of account statement*						
a) For up to 1 month transactions <sup>6</sup>	AMD	0	0	0	0	0
	USD					-
	EUR					-
	RUR					-
b) From 1 to 3 months transactions	AMD	0	AMD 1500	0	0	0
	USD					-
	EUR					-
	RUR					-
c) From 3 month to 1 year transactions	AMD	0	AMD 2500	0	0	0
	USD					-
	EUR					-
	RUR					-
d) For more than 1 year transactions	AMD	0	AMD 5000	0	0	0
	USD					-
	EUR					-
	RUR					-
38. For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions	AMD	AMD200				AM
	USD					
	EUR					
	RUR					
39.Replenishment of the card account with Cash-in terminals located out of ARMECONOMBANK OJSC branches <sup>14</sup>	AMD	AMD200	AMD200	AMD200	AMD200	200
	USD					-
	EUR					-
	RUR					-
40.Replenishment of the card account with Cash-in terminals located in ARMECONOMBANK OJSC branches	AMD	0	0	0	0	0
	USD					-
	EUR					-
	RUR					-
41.Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction	AMD	AMD 400000	AMD 400000	AMD 400000	AMD 400000	AMD 400000
	USD					-
	EUR					-
	RUR					-
42. Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points	AMD	AMD5,000				
	USD					
	EUR					
	RUR					
43. Commission fee from transaction implemented through InecoPay system	AMD	AMD200				
	USD					
	EUR					
	RUR					

- \* *The tariff included VAT.*
- \*\* Additional AMD 5000 is charged for installing an image on the card at the request of the customer.
- \*\*\* For the account balance inquiry or any rejected operation executed via ATM's of non "Armenian Card" member banks within or AMD 150 is charged. In case of seizure of the cards having Pick up status when implementing transactions via ATM's or POS term "Armenian Card" member banks located in or out of RA territory, AMD 70.000 or equivalent foreign currency is charged dependi payment system.
- \*\*\*\* Legal entities and sole entrepreneurs are provided only with MASTER CARD BUSINESS cards.
- 1 This tariff for costumers having foreign passport / non RA/ is AMD 20.000.
- 2 Except not ArCa member banks from which ATMs 1% min AMD1,000 is charged.
- 3 The interest rate calculated on the card's balance at the moment of attached card being opened is subject to be changed with min defined for acting/attached cards. The annual interest rate accrued on the positive balance of the card is calculated till the end of validation period. The annual interest rate accrued on the positive balance of the card is applied, if the average monthly value of ti exceeds AMD 1.000.000 (one million )
- 4 Internet transactions through www.arca.amwebsite (card-to-card, procurement of codes of mobile phones' prepaid cards, payment 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 tl
- 5 For transfer from card account in Euros and Dollars to other Armenian banks are used rates provided in paragraph 3 of section III,
- 6 At the request of the customer, ARMECONOMBANK OJSC sends an SMS notification to the mobile phone of the customer afte card. To activate this service, the customer should inform ARMECONOMBANK OJSC in written form his mobile phone numbe exceeding which he/she wishes to receive an SMS notification, moreover the minimum threshold of amount for AMD cards sh USD cards USD 1, for EUR cards EUR 1 and for RUR cards RUR 1. After each transaction implemented on the internet via the c SMS notification containing password of MasterCard SecureCode systems if the website is secured by the mentioned system. Th and "VivaCell - MTS" mobile networks can use USSD informational and management system.
- 7 VISA CLASSIC PLUS is not attached to other cards.
- 8 If the customer applied to the bank till 14.00 of that day, then the card can be extended during that day up to 17:00, in case of app the card will be extended next day by 17.00. This applies only to ARMECONOMBANK OJSC's Yerevan-based branches.
- 9 This tariff applies to the cases when the customer lost card transactions are done in lower limits.
- 10 This tariff applies to the case when it appears that the deal is done and the amount actually received by the customer / payment me
- 11 Transactions for up to one month to provide free quotations can be provided until the next banking day of the following month
- 12 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.
- 13 If daily encashment of the card exceeds AMD 500.000, 0.5% encashment fee is defined.
- 14 The minimum amount of transactions executed through Cash-in terminals is AMD 100, maximum- AMD 100.000.
- 15 The present card is provided only in case of provision of credit line and shall be valid till the closure of the credit line by the custo
- 16 MasterCard ARMEC's GOLD and MasterCard ARMEC's STANDARD are not attached to the other cards.
- 17 For a full list of AEB Mobile discounted rates, see "XVIII. In the section "Gratuitous Tariffs for Services Provided by AEB Mobile".

MasterCard ARMEC's STANDARD <sup>15</sup>
5 years
-
0
-
0 <sup>16</sup>
-
0
-
AMD 15000 annual/ or AMD 1 500 monthly
-
15000
-
15000
-
3%
-
0%
-
AMD 3% , from cards of foreign currency accounts 3% min AMD 1000
-

3%, min AMD 1000
-
1%
-
3%, min AMD 1000
-

--

--

3%, min AMD 3000
-
2%, min AMD 3000
-
0
-
-
-
-
-

AMD 1500 / via AEB Mobile application - free of charge
-
10 times
-
1000
-



1.500.000
3.000
3.000
-
4.500.000
9.000
9.000
-
1000
-
AMD5,000
-
3%
-
3%
-
3%
-
3%
-
3%/ via AEB Mobile application -free of charge
-
3%/ via AEB Mobile application -free of charge
-
20
-
AMD5,000
-
Weekly AMD 9000

-
---

5000
-
0
-
0
-
0
-
0
-
AMD200
-
200
-
0
-
AMD 400000
-

out of RA territory  
inals of non  
ng on the rules of

imum interest rate  
plastic card  
he payment card

: of utility bills, review of account

ie PIN code)

r each transaction made with the  
r and the amount of transactions,  
all be no less than AMD 100, for  
ard, the customer will receive an  
e subscribers of "Armentell" CJSC

plying after 14.00,

ide y thet ustomer

mer