

Approved by
The Executive Board of ARMECONOMBANK OJSC
Resolution N 222/02-22.11.19
Chairman of the Executive Board
----- A. Khachatryan

Date of publishing "20" "12" 2019
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INFORMATION BULLETIN OF CARD ACCOUNT

YEREVAN 2019

I. Name - ARMENIAN ECONOMY DEVELOPMENT BANK OPEN JOINT STOCK COMPANY

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II. Payment Card Issuance - The card is issued upon submission of the required documents by the Client to the Bank and is provided to the Client for a maximum of 5 banking days.

III. Debit - ArCa Junior:

IV. 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	BUSIN ESS	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	AMD 1000	AMD 2 500 ²⁶	AMD 3000	AMD 8 000	AMD 2 000 ⁴	0
	USD	-	-	AMD 2 500 ²⁶	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
1.6 Annual service fee of attached ¹⁶ , additional card ¹⁵	AMD	AMD 3 500	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 encashment points (ATM, POS terminal)	AMD	0% ¹⁹	0%	0% ¹⁹	0% ¹⁹	0.5%	3%	0% ²¹
	USD	-	-	AMD 0%, from cards of foreign currency accounts 0,5% min AMD 1000	AMD 0%, 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	-	-	-
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 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	0% ²⁰
	USD	-	-	1%, min AMD 1 000	1%, min AMD 1 000	-	-	-
	EUR	-	-	-	AMD 1 000	-	-	-
	RUR	-	-	-	0	-	-	-
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	AMD 5 000	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
1.16 Removal from card's Stop-List	AMD	AMD 1000 /AEB Mobile in application ²⁵ free of charge	AMD 1000 /AEB Mobile in application ²⁵ free of charge	AMD 1000 /AEB Mobile in application ²⁵ free of charge	AMD 1000 /AEB Mobile in application ²⁵ free of charge	AMD 1000 /AEB Mobile in applicat ion ²⁵ fre e of charge	AMD 1000 /AEB Mobile in application ²⁵ f ree of charge	0
	USD	-	-	AMD 1000 /AEB Mobile in application ²⁵ free of charge	AMD 1000 /AEB Mobile in application ²⁵ free of charge	-	-	-
	EUR	-	-	-	AMD 1000 /AEB Mobile in application ²⁵ free of charge	-	-	-
	RUR	-	-	-	AMD 1000 /AEB Mobile in application ²⁵ free of charge	-	-	-
1.17 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	-	-	-
1.18 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	-	-	-
1.19 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	-	-	-
1.20 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	-	-	-

1.21 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	-	-	-
1.22 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%	-	-	-
1.23 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%	-	-	-

1.24 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%	-	-	-
1.25 Transfers from card account to the benefit of the customers of other Armenian banks	AMD	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge
	USD ¹⁴	-	-	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	-	-	-
	EUR ¹⁴	-	-	-	AMD 500 /AEB Mobile in application ²⁵ free of charge	-	-	-
	RUR	-	-	-	-	-	-	-

1.26 Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge
	USD	-	-	AMD 500 /AEB Mobile in application ²⁵ free of charge	AMD 500 /AEB Mobile in application ²⁵ free of charge	-	-	-
	EUR	-	-	-	AMD 500 /AEB Mobile in application ²⁵ free of charge	-	-	-
	RUR	-	-	-	AMD 500 /AEB Mobile in application ²⁵ free of charge	-	-	-
1.27 SMS ⁸	AMD	AMD 20	AMD 20	20 AMD	20 AMD	20 AMD	20 AMD	20 AMD
	USD	-	-	AMD 200	20 AMD	-	-	-
	EUR	-	-	-	20 AMD	-	-	-
	RUR	-	-	-	20 AMD	-	-	-
1.28 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	-	-	AMD 5 000	AMD 5 000	-	-	-
	EUR	-	-	-	AMD 5 000	-	-	-
	RUR	-	-	-	AMD 5 000	-	-	-
1.29 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

	USD	-	-	AMD 5 000	AMD 5 000	-	-	-
	EUR	-	-	-	AMD 5 000	-	-	-
	RUR	-	-	-	AMD 5 000	-	-	-
1.30 For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions		AMD 200						
1.31 Replenishment of the card account through Cash-in terminals located out of ARMECONOMBANK OJSC branches ²¹	AMD	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200
	USD							
	EUR							
	RUR							
1.32 Replenishment of the card account via Cash-in terminals located in ARMECONOMBANK OJSC branches ²²	AMD	0	0	0	0	0	0	0
	USD							
	EUR							
	RUR							
1.33 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							
1.34 Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points	AMD	AMD 5000						
	USD							
	EUR							
	RUR							
1.35 Cash pay-out abroad ²²	AMD				2%, min AMD 3000			
	USD	-	-	-		-	-	-
	EUR							
	RUR							
1.36 Commission fee from the transactions implemented through InecoPay system.	AMD	AMD 200						
	USD							
	EUR							
	RUR							

2. MASTERCARD cards	Currency	GOLD	BUSINESS	STANDART	MAESTRO	MasterCard ARMEC's GOLD ²³	MasterCard ARMEC's STANDARD ²³
2.1 Card extension	AMD	0	0	0	0	0	0

	USD						
	EUR						
	RUR						
2.2 Extension of attached ¹⁷ , additional cards ¹⁶	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 ²⁷	AMD 20 000	AMD 5 000 ²⁷	AMD 3 500 ²⁷	AMD 30 000 annually/ or AMD 3 000 monthly	AMD 15 000 annually/ or AMD 1500 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	AMD 3 500	AMD 30 000	AMD 15 000
	USD						
	EUR					-	-
	RUR						
2.6 Provision of account statement							
a) Up to 1 month transactions	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	0	0	0	0

	USD		000				
	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%, from cards of foreign currency accounts 3% min AMD 1000	AMD 3%, 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 via 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	AMD 2000 /AEB	AMD 2000 /AEB Mobile	AMD 1500 /AEB Mobile	AMD 2000 /AEB Mobile	AMD 2000 /AEB Mobile
	USD						

	EUR	/AEB Mobile applicatio n ²⁵ free of charge	Mobile applicatio n ²⁵ free of charge	application ²⁵ free of charge	application ²⁵ free of charge	application ²⁵ free of charge	application ²⁵ free of charge
	RUR					-	-
2.20 Number of daily encashment transactions	AMD	10 times	5 times	10 times	10 times	10 times	10 times
	USD						
	EUR						
	RUR					-	-
2.21 Increase of daily encashment transaction number	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	USD						
	EUR						
	RUR					-	-
2.22 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	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	-	-
2.23 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	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	-	-
2.24 Increase of daily encashment or total transactions limit	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	USD						
	EUR						
	RUR					-	-
2.25 Increase of daily encashment or total transactions limit during cards' all validation period	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD						
	EUR						
	RUR					-	-
2.26 Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0	0	0	0	3%	3%
	USD						
	EUR						
	RUR					-	-
2.27 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%	3%	3%
	USD						
	EUR						
	RUR					-	-
2.28 Card-to-card transfers for “Armenian	AMD	0.5%	0.5%	0.5%	0.5%	3%	3%

Card” system partner’s banks cardholders through www.arca.am website or ATM’s ⁷	USD						
	EUR						
	RUR					-	-
2.29 Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 /AEB Mobile application ²⁵ free of charge	AMD 500 /AEB Mobile application ²⁵ free of charge	AMD 500 /AEB Mobile application ²⁵ free of charge	AMD 500 /AEB Mobile application ²⁵ free of charge	3% /AEB Mobile application ²⁵ free of charge	3% /AEB Mobile application ²⁵ free of charge
	USD ¹⁴						
	EUR ¹⁴						
	RUR	AMD 500 /AEB Mobile application ²⁵ free of charge	AMD 500 /AEB Mobile application ²⁵ free of charge	AMD 500 /AEB Mobile application ²⁵ free of charge	AMD 500 /AEB Mobile application ²⁵ free of charge	3% /AEB Mobile application ²⁵ free of charge	3% /AEB Mobile application ²⁵ free of charge
2.30 Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 /AEB Mobile application ²⁵ free of charge	AMD 500 /AEB Mobile application ²⁵ free of charge	AMD 500 /AEB Mobile application ²⁵ free of charge	AMD 500 /AEB Mobile application ²⁵ free of charge	3% /AEB Mobile application ²⁵ free of charge	3% /AEB Mobile application ²⁵ free of charge
	USD						
	EUR						
	RUR					-	-
2.31 SMS ⁸	AMD	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20
	USD						
	EUR						
	RUR					-	-
2.32 Prompt extension of cards (reissue) ¹¹	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD						
	EUR						
	RUR					-	-
2.33 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					-	-
2.34 Chargeback claim ¹³	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD						
	EUR						
	RUR					-	-

2.35 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					-	-
2.36 Replenishment of the card account with Cash-in terminals located out of ARMECONOMBANK OJSC branches ²¹	AMD	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200
	USD					AMD 200	AMD 200
	EUR					AMD 200	AMD 200
	RUR					-	-
2.37 Replenishment of the card account with Cash-in terminals located in ARMECONOMBANK OJSC branches ²¹	AMD	0	0	0	0	0	0
	USD						
	EUR						
	RUR					-	-
2.38 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					-	-
2.39 Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points	AMD	AMD 5000					
	USD						
	EUR						
	RUR						

2.40 Commission fee from transaction implemented through InecoPay system	AMD	AMD 200
	USD	
	EUR	
	RUR	

3 VISA cards	Currency	INFINITE ¹⁷	PLATINUM	GOLD	BUSINESS	CLASSIC	CLASSIC PLUS	ELECTRON****	ELECTRON pension****
3.1 Card extension		0	0	0	0	0	0	0	0
3.2. Extension of attached ¹⁶ , additional cards ¹⁵		0	0	0	0	0	0	0	0
3.3 Card account opening		0 ²	0 ²	0 ²	0 ²	0 ²	0 ²	0 ²	-
3.4 Annual service fee		AMD130 000 / annually and/ or AMD 13.000 /monthly	AMD50 000 / annually and/ or AMD 5000 /monthly	AMD 20 000 ²⁷	AMD 15 000	AMD 5 000 ²⁷	AMD 5000	AMD 3 500	0
3.5 Annual service fee of attached ¹⁷ , additional cards ¹⁶		AMD 130 000	AMD 50 000	AMD 20 000	AMD 15 000	AMD 5 000	AMD 5000	AMD 3 500	AMD 700 ⁵

3.6 Account statement provision									
a) For up to 1 month transactions ⁶		0	0	0	0	0	0	0	0
b) From 1 to 3 months transactions		0	0	0	AMD 1 500	0	0	0	0
		0	0	0		0	0	0	0
		0	0	0		0	0	0	0
		0	0	0		0	0	0	0
c) From 3 months to 1 year		0	0	0	AMD 2 500	0	0	0	0
			0	0		0	0	0	0
			0	0		0	0	0	0
			0	0		0	0	0	0
d) For more than 1 year transactions		0	0	0	AMD 5 000	0	0	0	0
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 130 000	AMD 50 000	AMD 20 000	AMD 15 000	AMD 5 000	AMD 5 000	AMD 3 500	AMD 700 ⁵
3.8 Cash pay-out at ARMECONO MBANK OJSC encashment points (POS) terminals with AMD (ATM)		1%, min AMD 500	1%, min AMD 500	1%, min AMD 500		0% ¹⁹	2%, min AMD 1000	0% ²⁰	0% ²⁰

3.9 CASH-IN at encashment points of ARMECONO MBANK OJSC (CASH-IN)		1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	0%	0%	0%	0%
3.10 Cash pay-out at ARMECONO MBANK OJSC encashment points (POS) terminals with AMD and foreign currency (POS terminal)		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	2%, min AMD 1000	AMD 0% ¹⁹ , from cards of foreign currency accounts 0,5% min AMD	0%
3.11 Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal) ¹⁰		1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%	2%, min AMD 1000	1%	0.5%
3.12 CASH-IN at encashment points of other Armenian banks (CASH-IN)		1%	1%	1%	1%	1%	1%	1%	1%
3.13 Cash pay-out from ARMECONO MBANK OJSC teller sector		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% ²⁰
3.14. Cash at ARMECONO MBANK OJSC		1%, min AMD 1 000							

post terminals for Visa payment cards issued by foreign banks									
3.15. Cash pay- out with ArCa payment cards issued by other RA banks by ARMECONO MBANK OJSC POS terminals		1%, min AMD 1 000							
3.16 Cash payout abroad		2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3 000	2%, min AMD 3000	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000	0.5%
3.17 CASH-IN abroad also non ArCa member banks at RA		2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD30 00	2%,min AMD 3000	2%, min AMD 3000
3.18 Implementation of non- cash transactions		0%	0%	0%	0%	0%	0%	0%	0%
3.19 Removing card from <<Stop-List>>		AMD 2000 /AEB	AMD 2000 /AEB	AMD 2000 /AEB Mobile	AMD 2000 /AEB	AMD 2000 /AEB Mobile	AMD 2000 /AEB	AMD 1500 /AEB Mobile application ²⁵ free	0

		Mobile application ²⁵ free of charge	Mobile application ²⁵ free of charge	application ²⁵ free of charge	Mobile application ²⁵ free of charge	application ²⁵ free of charge	Mobile application ²⁵ free of charge	of charge	
3.20 Number of daily encashment transactions		50 times	15 times	10 times	5 times	10 times	10 times	10 times	10 times
3.21 Number of daily encashment transactions		AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	0
3.22 Total maximum amount of encashment transactions for a single day		25.000.000	7.500.000	2.500.000	1.500.000	1.500.000	1 500 000	500.000	300 000
		50.000	15.000	5.000	3.000	3.000	3000	1.000	
		50 000	15.000	5.000	3.000	3.000	3.000	1.000	
		2.000.000	625.000	200.000	125.000	125.000	125.000	40000	
3.23 Total maximum amount of transactions during a single day		75.000.000	22.500.000	7.500.000	4.500.000	4.500.000	4.500.000	1.500.000	300.000
		150.000	45.000	15.000	9.000	9.000	9.000	3.000	
		150.000	45.000	15.000	9.000	9.000	9.000	3.000	
		6.000.000	1.875.000	600.000	375.000	375.000	375.000	120.000	
3.24 Increase of daily encashment or total transactions limit		AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
		AMD	AMD	AMD 5000	AMD	AMD 5000	AMD	AMD 5000	AMD 5000

3.25 Increase of encashment or total transactions limit during cards' all validation period		5000	5000		5000		5000		
3.26 Transfer to other ARMECONO MBANK OJSC account of the same customer		0	0	0	0	0	2% min AMD 500	0	0
3.27 Card-to-card transfers for Bank's cardholders through www.arca.am website or ATM's ⁷		0.3%	0.3%	0.3%	0.3%	0.3%	2%	0.3%	0.3%
3. 28 Card-to-card transfers for "Armenian Card" system partner banks' cardholders through www.arca.am website or ATM's ⁷		0.5%	0.5%	0.5%	0.5%	0.5%	2%	0.5%	0.5%
3.29 Transfers		AMD 500 / via	AMD 500 / via AEB	AMD 500 / via AEB	AMD 500 /	AMD 500 / via AEB	2%, min AMD	AMD 500 / via AEB Mobile	AMD 500 / via AEB

from card account to the benefit of the customers of other Armenian banks		AEB Mobile application ²⁵ -free of charge	Mobile application ²⁵ -free of charge	Mobile application ²⁵ -free of charge	via AEB Mobile application ²⁵ -free of charge	Mobile application ²⁵ -free of charge	2000 / via AEB Mobile application ²⁵ -free of charge	application ²⁵ -free of charge	Mobile application ²⁵ -free of charge
		-	-	-	-	-	-	-	-
3.30 Transfers to the benefit of ARMECONO MBANK OJSC other customers		AMD 500 / via AEB Mobile application ²⁵ -free of charge	AMD 500 / via AEB Mobile application ²⁵ -free of charge	AMD 500 / via AEB Mobile application ²⁵ -free of charge	AMD 500 / via AEB Mobile application ²⁵ -free of charge	AMD 500 / via AEB Mobile application ²⁵ -free of charge	2%, min AMD 2000 / via AEB Mobile application ²⁵ -free of charge	AMD 500 / via AEB Mobile application ²⁵ -free of charge	AMD 500 / via AEB Mobile application ²⁵ -free of charge
3.31 SMS ⁸		AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20
3.32 Prompt extension of cards (reissue) ¹¹		AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
3.33 To put in international «Stop-List» ¹²		Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000
3.34 Chargeback claim		AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
		AMD 200							

3.35 For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions									
3.36 Replenishment of the card account through Cash-in terminals located out of ARMECONO MBANK OJSC branches ²¹		AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200
3.37 Replenishment of the card account through Cash-in terminals located in ARMECONOM BANK OJSC branches ²¹		0	0	0	0	0	0	0	0
3.38 Maximum amount of encashment transactions via ARMECONOM		AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000

BANK OJSC ATM's for a single transaction									
3.39 Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points		AMD 5000							
3.40 Commission fee from the transactions implemented through InecoPay system		AMD 200							
	USD								
	EUR								
	RUR								

1. ArCa ADIDAS cards are issued with the tenor of 1 year.
2. The tariff for non-resident individuals and legal entities 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 10th 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, 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 50. 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 in his/her mobile phone number.

10. Except non 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 .

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 for the card given to the Customer for receiving up to 2-year-old child's benefit and funds transferred to the family head is set at 1000 AMD.

19. If daily encashment of the card exceeds AMD 500.000, 0.5% encashment fee is defined with respect to the amount exceeding AMD 500.000.

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. MIR payment and settlement system member counties.

23. The given card is granted only in case of credit line provision and shall be valid until the closure of the credit line by the customer.

24. No other cards are attached to MasterCard ARMEC's GOLD and MasterCard ARMEC's STANDARD cards.

25. The complete list of privileged tariffs for the services provided through AEB Mobile system is available in "XVIII Preferential tariffs for the services provided through AEB Mobile system" section of ARMECONOMBANK OJSC "Tariff and rates".

26. In case of purchasing bonds issued by ARMECONOMBANK OJSC, the annual fee for the card is set free.

27. AMD 300.000 or call it ARMECONOMBANK OJSC bonds, the annual fee for the card is set free of charge.

* 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 և MASTER CARD BUSINESS cards.

***** ARCA GOLD PARADOX, VISA ELECTRON և ELECTRON pension card is no longer available.

***** PAYMENTS.AEB.AM- Fees for making payments through the website:

- 0.3% commission on the transaction made with ArCa type payment cards issued by "ARMECONOMBANK" OJSC;
- Payment cards issued by member banks of "Armenian Card" CJSC, excluding the cards issued by "VTB Bank Armenia" CJSC, the commission fee of the transaction is 0.9%;

- 2.5% commission fee on payment cards transactions issued by foreign banks, as well as VTB Bank (Armenia) CJSC. 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.

IV. With the bank's cards, the customer can perform the following operations: cash withdrawal, non-cash payments in trade and service, 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 cards are granted with 5 years tenor, VISA CLASSIC cards, with 4 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.

VIII. Obligations and rights of the bank

The bank is obliged to:

- To secure Card service according to the rules adopted by cards payment system,
- Provide the cardholder with the account statement,
- To block the card after the notification of the card loss or theft,
- Keep banking secrecy regarding the cardholder according to RA Legislation and the agreement.

The Bank is eligible to:

- Reject card transactions, if the requested amount exceeds the payment limit on the card account of the cardholder
- Apply restrictions in the cases and in the manner prescribed by the RA legislation on account funds based on judgments, enforcement and decisions of tax authorities.
- Inappropriate charging of tariffs from the Card account, offsetting receivables, credit and other monetary liabilities to the Bank.

IX. Obligations and rights of customers

The cardholder is obliged to:

- Pay all fees and penalties related to account service of the card or attached cards arising from the agreement.
- Return the card to the Bank within 5 business days in case of card termination. Should the cardholder fail to return the card with the application on the amount closure, the latter will suffer the risk of false transactions made by the card and must compensate the card in international Stop List by fees and tariffs set by the Bank for brokerage.
- Immediately notify the Bank or Armenian Card CJSC, about the loss of the card or attached cards and/or in case the PIN code becomes available to third parties, to block the card.
- Present identity card at the request of the servicing employee.
- Not to pass the card or attached cards or the PIN code to third parties.
- To notify the Bank about the changes in identity card, phone number, place of work, residence and other information previously provided to the Bank within 3 business days.
- If there are special (preferential) tariffs for the card (those cards that are issued and serviced through a partnership with the Bank for salary, scholarship or other payments) pay special (preferential) tariffs agreed between the Bank and the partner organization no other agreement exists, in the event of termination of the Bank's partnership with that entity or of card payments from the customer's partner organization, in particular Tariffs are terminated and the Customer is obliged to pay in accordance with the Tariffs.

The cardholder is eligible to:

- Get cash from ATMs and POS terminals or make non-cash payments within payment limits of the card account.
- Apply to the Bank to get attached cards, in case of attached cards suspension, to present a written notice of closure and return the cards to the Bank.
- Order and receive a new card/attached cards instead of expired and damaged ones.
- To transfer cash or non-cash money to the card account
- Receive account statements in the order, instances and at regular intervals.
- Apply to the bank to activate the service of short message (SMS) for the each transaction made by card.
- Appeal card transactions in the manner and within the timeframe set forth in the Terms.

X. Liability:

- The Bank is liable for the confidentiality of all information related to the cardholder, the card and transactions in compliance with RA Legislation and the Agreement.
- The Bank shall not be liable for any damage caused to the card account of the Client without the latter's order being withdrawn as a result of such withdrawal by such Client or his representative or the use of Client Identification Data, as well as in other cases established by Armenian legislation or the Conditions.
- The Bank shall not be liable for any damage caused to the card account of the Client without its order being withdrawn by the Bank, if such funds have been withdrawn as a result of Customer intentional or negligent fraud, fraud or any other form of disclosure to third parties.
- The Bank is not liable for any fraudulent damages caused to the cardholder by third parties incurred by the cardholder and this kind of damages are not reimbursed by the Bank.

XI. Order and conditions of card blocking

- The Card Bank blocks the Card if the Customer is informed of the loss / theft or theft of the Card / PIN and after discovering the card transactions that have not been performed by the Cardholder.
- The Card also blocks the Bank in case of non-fulfillment of the Client's obligations to the Bank, restrictions imposed by the RA legislation on the Account and the Terms.
- The Card is unblocked by the Bank within one banking day upon removal of the unblocking grounds, the Bank's request for unblocking by the Customer and the unblocking fees.
- The card may be blocked by the Bank in case of suspicious transactions with the card and it is not possible to contact the customer. In case when the card, according to the rules of payment and settlement organizations, performs transactions with lower limits and it is not possible to contact the customer Bank employees receive the authority to enter the specified STOP LIST cards and the commission fees from the customer's card account or other card account fees or other charges :
- If the payment card has an unpaid annual service charge of three months or more and / or a receivable debt, the Bank is entitled to close the card without blocking the customer, after which it can be re-locked / unblocked / only after the above debts have been paid off.
- The bank may refuse card unblocking if card blocking is the result of restrictions imposed on the card or card account as prescribed by law, unpaid card payment or card unblocking may result in financial losses that cannot be covered by the card account.

XII. Card transaction and appeal order and terms of the cardholder

- The Customer may appeal Card Transactions or a particular transaction to the Bank by submitting an application or a complaint form the Bank (hereinafter referred to as "Complaint").
- Upon receipt of the complaint by the Client, the Client shall be provided with a confirmation of receipt or a copy of the complaint with the signature of the Bank Employee to receive the complaint.
- The Bank will review the complaint and provide the response within 10 business days of receiving the complaint.
- If the Client submits the complaint within 15 days of receiving the statement / statement of appeal, then the Bank may satisfy the Client's complaint within 90 days of receipt of the complaint if there is evidence that the transaction was performed without Client Identification or Identification no fault of the Customer, including no transaction made as a result of the Customer's intentional or negligent fraud, fraud or any other form of fraud Authentication data as a result of a third party application.

XIII. Order, conditions and terms of card re-issuance

- Within 15 days prior to the expiry of the validity period of the Card, the Bank shall reissue the Card without any additional request from the Customer, unless:
 - The Bank employees could not contact the cardholder,
 - The cardholder has rejected the Bank's offer to reissue the card
 - The cardholder applied to the Bank beforehand (at least 30 days before the expiry of the card) to close the bank account.
- No transactions has been made for 365 days preceding the end of the validity period of the card and the account balance is less than AMD 50,000 or its equivalence in foreign currency,
- The cardholder has outstanding card debts towards the Bank.

XIV. Card security rules

- While getting the Card, the cardholder must sign in the field of signature on the opposite side of the card. In case of absence of a signature, or its discrepancy the card service will be declined. It may cause additional expenses as well as possibility of fraud transactions.
- The card should be kept in a safe place, away from other people, humidity, high and low temperature and strong magnetic field. Mechanical damages or excessive bending should be avoided.
- The card must be kept inaccessible to third parties, not left to third parties for payment or handed over to third parties.
- It is forbidden to write the PIN code on the card or give the PIN code to third parties, including the Bank's employees. Remember that the cardholder is the only person who knows the PIN and no one else, including Bank's employees, knows it.
- After memorizing PIN code, it is advised to immediately destroy the envelop on which the PIN code is indicated. One must enter the PIN code for the latter not to be visible to third parties .Never keep card and PIN code together.
- While making transaction and entering the wrong PIN code for three (3) times successively, the card will be blocked. The card will be valid after being unblocked by the Bank. In particular,the card will be confiscated by ATM or service department employee
- In case of card loss the cardholder should immediately connect to the appropriate service of the Bank, calling (+37410530761 or +37496012816). The verbal announcement should be confirmed in written form by the cardholder, as soon as possible. In the application the cardholder should indicate in details the circumstances, time, and the place of card loss or theft, personal details for contacting the cardholder, as well as information on illegal usage of the card, if any.
- The police of the country, where the theft has occurred, should be informed about the case. It is necessary to provide the Bank with the copy of that application (protocol).

- Cardholder must keep all the receipts from transactions (including those from ATMs) in order to compare with monthly account statement. In case of any mismatches or mistakes, cardholder should immediately notify the bank. Should cardholder fail to apply to the bank by the expiry of the date provided for protests, Bank will not satisfy cardholder's request.
- The customer should be careful not to forget to withdraw the money and the card from the ATM, if the card is not taken, a signal may sound after which the card may be absorbed by the ATM.
- In case of confiscation of the card, the customer should apply to the Bank to receive it. The bank provides the payment card to the customer within 10 working days.
- The customer should be careful about ATM surroundings, keyboards, card readers and their accessories, cables, stickers and other such suspicious devices if they refuse to make transactions and inform the Bank immediately.
- Card purchases are recommended from known and trusted retail outlets, card details (card number, expiration date, etc.) should not be sent for purchases. by mail to third parties.
- At the points of sale, the Customer should present the card only to the cashier and only when he is really going to make a purchase. During the transaction, the customer should not leave the card out of sight and should not allow the cashier or other employee to remove the card from the service area.
- While making transactions via POS terminals in trade and service outlets you should be provided with two receipts, and by the cashier's request one of these receipt must be signed by the cardholder. In some outlets transactions are made via manual printers and the necessary information is written down by a cashier. In this case the document should be made in 3 copies. Before signing the document, be sure that the amount of money from the purchase, received service or the value of cash, coincides with the amount indicated on the cheque. Never sign the document, if the amount of money is not pointed on it.
- Cardholder must get his/her copy of the receipt and keep it, till the termination of the date set for the disputes of the particular transaction.
- Be sure that the sending of information about the card is encrypted. Check, whether the address of the website(URL) of the particular outlet starts with https:// index. At the same time, at the ridge of the browser should appear the image in visage of closed lock.
- Be aware of a message received by E-mail address, which contains attached files or unknown website addresses. It can endanger the revelation of important and secret information by the help of computer virus or other infected software.
- Install the latest versions of anti-virus and anti-hacking programs in your computer and update their databases on time. It is also necessary to update other programs of your computer periodically.
- Never answer to the questions through e-mail, which contain information on cardholder personal details. If you are required to inform your bank code (don't confuse it with PIN code), passport number or other similar information by phone or by other means of communication, don't inform anything, unless you are sure in legality of the request.
- Be aware of false web site addresses bearing close resemblance to the web site or the e-mail address of a corporate entity, which will likely mislead you.
- Do not close the browser window only. To exit the web site follow the appropriate instructions, otherwise someone else may have access to that site.
- Avoid making financial transactions in joint outlets, which offer services by internet (Internet-cafe, etc).They may have special software which can register cardholder's actions and reveal all the details typed through the keyboard of the computer.
- MasterCard® SecureCode and Verified by Visa® (VbV) systems are available in Internet outlets to enhance the security of card transactions. These systems offer the modern level of security for the transactions made by MasterCard and Visa cards, based on sending SMS messages to

cardholder with a code for a single use. Every time cardholder make transaction in trade outlets, using the aforementioned systems, he/she will receive a SMS message with a code for one use only, which should be immediately entered in the appropriate place, otherwise the transactions will be declined. More over, cardholder must not provide third parties with the code, and in case of the absence of mobile phone number or its change, cardholder should apply to the bank personally. In exceptional cases, if the bank permits, cardholder can notify the Bank by other means of communication based on the written application.

- Access to unknown persons should not be allowed while using an ATM located in a closed area. Card-reader devices that allow ATM access in the area should not require a PIN. If you accidentally enter the PIN on the mentioned device, you should immediately block the card and apply to the Bank.
- The cardholder should demand that in his presence immediately destroy the copy of the seller of the wrongly worded or rejected transaction document, and take the client's copy with him. This will allow for faster refund of the client's rejected transaction and in case of fraud by the seller to appeal the transaction as soon as possible.
- In case of returne of theproduct paid for by card, the relevant point of sale should be requested and maintained by the point of sale containing the data of the canceled transaction (card number, date of preoperation, certification code, refund).

XV. Card account closing terms and conditions:

The account is closed at any time by the customer's request.

- The account may be closed by the Bank in the following cases:
 - when the amount of funds held in a customer's account is less than the minimum amount specified in the Tariffs for that account, unless such amount has been recovered within one month of the date of the bank's notice;
 - in case of operations for a given year within a year,
- In case of closing the account, the balance of the funds in the account is given to the customer or transferred to another account upon his instruction, not later than seven days after receiving the relevant written request from the client.

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	STANDAR T	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 carsd	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	ELECTRO N 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	STANDAR T	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	ELECTRO N pension			
	AMD	0%	0%	0%			

	USD	-	-			
	EUR	-	-			
	RUR	-	-			

A year is 365 days.

* 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
- 2) r – annual rate of simple interest
- 3) 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. 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.

XII. There is no limit in the minimum initial amount for card opening. Interest paid against card accounts is subject to taxation with income tax under tax legislation of RA.

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 off 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 Mazmanyany, 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,
78 Baghramyan, Yerevan, RA	Mazmanyany Str., Government Building 5 , Yerevan, ("SHAHOUMYAN" BRANCH)	28 Garegin Nzhdeh Street , 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)	Aram Str. 3,5 , Yerevan, RA
8/2 Gai Avenue, Yerevan, RA	3 and 5 Arami Str, Yerevan "KENTRON" BRANCH)	14 Titogradyan Str., Yerevan

Karmir banakayinner 6 N 10, v. Balahovit , RA	14 Titogradyan Str., Yerevan, ("EREBUNI-1 " BRANCH)	4 Acharyan 2nd lane, Yerevan,
24 Azatutyan Avenue, Yerevan, RA	21 Paronyan Str.,Yerevan ("NAIRI MEDICAL CENTER" BRANCH)	12 Isahakyan, Yerevan
Government Building N2 , Yerevan, RA	6 Margaryan Str, Yerevan("AJAPNYAK" BRANCH)	24 Artsakh, Yerevan
23/6, Margaryan str., Yerevan, RA	238 Norki Ayginer str.Nork-Marash dis., Yerevan ("NORK-MARASH" BRANCH)	25-27 Tigran Mets , Yerevan
48/1 Nalbandyan str. , Yerevan, RA	16 Tigran Mets Avenue, Yerevan ("ROSSIA" BRANCH)	48/1, Nalbandyan str. Yerevan
2/8 Artsakh Avenue, Yerevan, RA	11/1 and 11/2 Davit Anhakht Str. Yerevan ("ZEYTUN" BRANCH)	16 Tigran Mets, Yerevan
16 Tigran Mets, Ayrarat 2, Yerevan, RA	N 2, Nubarashen str. 7, Yerevan, (<<NUBARASHEN>>)	23 a, Sebastia Street, Yerevan, RA
11 A. Manukyan, Yerevan, RA	25/27, Tigran Mets ave., Yerevan ("SARAJOV" BRANCH)	22 Abovyan str., Yerevan
Margaryan 6/2 , Yerevan, RA	244 Abovyan, Gyumri, RA (<<GYUMRI>> BRANCH)	Area 37, 32 bld. Tumanyan str. , Yerevan
23 Sebastia, Yerevan, RA	59 Tigran Mets ave., Vanadzor, RA ("VANADZOR" BRANCH)	224 Abovyan str. (Vartanants Square), c. Gyumri
8 Jivani Street, Armavir, RA	1 International, bld. 29-32 city of Abovyan ("ABOVYAN" BRANCH)	3-47 Komitas, Yerevan, RA
N. Ashtarakecu Square 6, Ashtarak , RA	135/2 Atarbekyan Str., Artashat, ("ARTASHAT" BRANCH)	10/1 Andranik, Yerevan, RA
5 V. Sargsyan street,Yerevan, RA	8 Jivanu str., city of Armavir, RA a. ("ARMAVIR" BRANCH)	8 Jivani Street, Armavir, RA
3rd block, 25/1 Davtashen, Yerevan, RA	Constitution square, 2/3 Kentron dis., Hrazdan, RA ("HRAZDAN" BRANCH)	8 Mashtots Avenue, Etchmiadzin, RA
59 Tigran Mets Street, Vanadzor, RA	8 Mashtots Str., Etchmiadzin, RA ("ETCHMIADZIN" BRANCH)	3 Dro str., Yerevan, RA
9-4 Khaghaghutyan str., Gyumri, RA	141-3 Nairyan Str., Sevan ("SEVAN" BRANCH)	7/2 Nubarashen str, Yerevan
57 Komitas Avenue, Yerevan, RA	44 Tumanyan str., city of Alaverdi, RA ("TUMANYAN " BRANCH)	11/1 Smbat Zoravar str, Yerevan, (2)

42 Andranik Street, SWD, Yerevan, RA	6 Nerses Ashtaraketsu square, Ashtarak, ("ASHTARAK" BRANCH)	44/2 T. Petrosyan Street, Yerevan, RA
22/12/1 bld., Hanrapetutyan avn. Abovyan, RA	10a Yerevanyan str., Yeghvard, RA ("NAIRI" BRANCH)	1, 80/8 Hatis str., city of Abovyan
4/1 Mashtots Street, Goris, RA	2 G. Nzhdeh Str. City of Martuni ("MARTUNI" BRANCH)	6 Margaryan Street, Yerevan, RA
141 Nairyan Street, Sevan , RA	5 Shahumyan str., Spitak, RA "SPITAK" BRANCH)	11/1, Davit Anhakht Str. Yerevan
23/1 Amiryan Street , Yerevan, RA (2nd)	4/1 Mashtots ave., Goris, RA ("GORIS" BRANCH)	10 Gyurjyan, Yerevan, RA
7 V. Sargsyan Street , Yerevan,RA	9/19 Azatamartikneri Str., city of Stepanakert, Artsakh ("ARTSAKH" BRANCH)	2/3 Constitution square, Hrazdan, RA
Z. Andranik 140, city Hrazdan	58 Shahumyan str. Ararat, RA, ("ARARAT" BRANCH)	78/12 Andranik avenue, Hrazdan, RA
1b Ankaxutyan street, Ijevan	1B, Ankakhutyan str., Ijevan, RA ("IJEVAN" BRANCH)	141 Nairyan Str., Sevan
14 Titogradyan Street, Yerevan, RA	M. Xorenatsi str., 58 district, area 8, Bld. 8, city of Gyumri ("SHIRAK" BRANCH)	Central square 10, Gavar city , RA
49 Tigran Mets avenue, Yerevan, RA	18 Narekatsi str.,Yeghegnadzor, ("YEGHEGNADZOR" BRANCH)	2 Garegin Nzhdeh Street, Martuni
6 Margaryan Street, Yerevan, RA	Central square nb 10, Gavar RA ("GAVAR" BRANCH)	58 Shahumyan Street, Ararat ,RA
58a 23 Ogostosi Street, Artashat RA	140 Z. Andranik, Hrazdan, ("HRAZDAN-MICRO" BRANCH)	29/1, 4, 29/7 Shahumyan , city of Kapan,
5/11 Mazmanyany, Yerevan, RA	48/1 Nalbandyan str., Yerevan, RA ("SAKHAROV" BRANCH)	18 Narekatsi Street, Yeghegnadzor , RA
11 Nubarashen street, Building 15, Yerevan, RA	Dro Str. 3, Yerevan, RA ("DAVID ANHAGHT" BRANCH)	Shahumyan Str. 5, Spitak, RA
10 Gyurjyan, Yerevan, RA	3-47 Komitas ave., Yerevan, RA ("KOMITAS" BRANCH)	113/1 Yerevanyan str., city of Vanadzor
24 Artsakh , Yerevan, RA	1, 80/8 Hatis str., city of Abovyan ("KOTAYK" BRANCH)	Kakhoyan 7, Alaverdi, RA
5 A. Manukyan, Spitak, RA	29/1, 4, 29/7 Shahumyan, city of Kapan, ("KAPAN" BRANCH)	N. Ashtarakecu Square 6, Ashtarak, RA

7 Kahoyan Street, Alaverdi, RA	44/2 T. Petrosyan Street, Yerevan, RA ("DAVTASHEN" BRANCH)	9/19 Azatamartikneri Street, Stepanakert, Artsakh (2)
2 Garegin Nzhdeh Street, Martuni	Area 37, 32 bld. Tumanyan str. , Yerevan ("NANO" BRANCH)	4/1 Mashtots, Goris, RA
58 Shahumyan Street, Ararat , RA	10/1 Andranik, Yerevan, RA a. ("MALATIA" BRANCH)	238 Nork-Marash, Nork gardens, Yerevan, RA
24/1 Arshakunyats, Yerevan, Ra	127/21 Arshakunyants str., Yerevan ("NORAGAVIT" BRANCH)	10a Yerevanyan Street, Yeghvard, RA
7 Nersisyan Str., Yerevan, RA	Isakov str. 10, Yerevan ("ARARATYAN" branch)	1B, Ankakhutyan str., Ijevan, RA
12 Isahakyan str., Yerevan, RA	M. Khudyakov 177/7, Yerevan ("AVAN" branch)	1, 29-32 International, city of Abovyan, RA
129/1 Sebastia Street , Yerevan, RA	16/4 Tigran Mets Av., Yerevan, RA ("ROSSIA-1" BRANCH)	Nalbandyan Str. 48/1, Yerevan
17 Bagratunyac str., Yerevan, RA		69/5 Arshakunyants, Yerevan
18 Narekatsi Street, Yeghegnadzor, RA		6/4 B. Muradyan str., Yerevan
21 Papazyan Street, Yerevan, RA		13/3 bld. Shiraz street, Yerevan
10a Yerevanyan Street, Yeghvard Avan		21 bld., G. Nzhdeh Steet, Yerevan
21 Paronyan Street, Yerevan, RA		16 M. Khorenatsi str., Etchmiadzin
4 Northern avenue, Yerevan, RA		116, A. Khachatryan, Artashat, RA
129/10 Z. Sarkavag Street, Yerevan, RA		Tandzaghyur 2, 4/1, Tsaghkadzor (terminal-switchers)
Kentron, Administrative building, Hrazdan, RA		Tigran Mets 16, Yerevan (terminal-switchers)
N 10 Central Square, Gavar, RA		Mashtots 0, Etchmiadzin
3 Area, 2 P. Sevak Street, Gyumri, RA		Khudyakov str. 177/7 , Yerevan
20 Orbeli Brothers Street, Tsaghkadzor, RA		Aram 3, Yerevan (terminal-switchers)
Baghramyan Str. 24d, Yerevan		Building 5, Verin Ptghni (terminal-switchers)
T. Petrosyan 44/2, Yerevan		23, Ogostos, Abovyan, RA
3 Tsitsernakaberd Highway, Yerevan, RA		21 Paronyan Str., Yerevan, RA
238 Nork Ayginer, Nork- Marash, Yerevan		135/3 Atabekyan, Artashat, RA (2)
4/5 Yerevanyan Street, Hrazdan, RA		2 G. Nzhdeh, Martni, RA
9/19 Azatamartikneri Street, Stepanakert, Artsakh		2/3 P. Sevak, Gyumri, RA
Fanarjyan 76 Street, Yerevan, RA		17 Buzand, Yerevan, RA (terminal-switcher)
49/50 G. Nzhdeh Steet, Gyumri, RA		

244 Abovyan, Gyumri, RA		
8 Mashtots str., c. Etchmiadzin,		
31 Masis str., Yerevan		
18/5 Erebuni Street, Yerevan, RA		
53 Mashtots Avenue, Yerevan, RA		
88/2 Artashesyan, Yerevan, RA		
2/1 Proshyan Street, Yerevan, RA		
11/3 Gyurjyan Street, Yerevan, RA		
11/1 S. Zoravar Street, Yerevan, RA		
3 Dro, Yerevan, RA		
11/1 Shinararneri Street, Yerevan, RA		
80/8, 1 Hatis Street, Abovyan, RA		
55/15 Tsarav Aghbyur Street, Yerevan, RA		
53 Myasnikyan Street, Dilijan, RA		
1 Adamyan str., Yerevan, RA p.		
29/1, 4, 29/7 Shahumyan str., Kapan, RA		
113/1 Yerevanyan Str., Vanadzor		
Area 37, Bld. 32, Tumanyan str., Yerevan		
4 Mikoyan str., Yerevan		
P. Sevak Str. 51, Yerevan		
5 Building, Yerevan-Abovyan Highway, Verin Ptghni village		
5 Building, Yerevan-Abovyan Highway, Verin Ptghni village		
International 1, 29-32, city Abovyan,		
M. Baghramyan 40, Yerevan		
Andranik Str. 10/1, Yerevan		
20 G. Hovsepyan, Yerevan		
0 Mashtots str., Etchmiadzin, RA		
3/42 Amiryan, Yerevan, RA		
116 A. Khachatrayan, Artashat, RA		
2/7 H. avetisyan, Yerevan, RA		
18 L. Khechoyan, Hrazdan, RA		

1 Str., 19 buildingNor Taghamas, Verin Ptghni village, RA		
Shirak str., 1/68 building, Yerevan		
M. Khudyakov 177/7, Yerevan		
Proshyan community, G. Chaush district, 122 building, Kotayk		
135/3 Atabekyan, Artashat, RA		