

XII-3. EXTENSION AND SERVICE OF VISA CARDS

1. VISA cards** ***	Currency	INFINITE ¹⁵	PLATINUM	GOLD	BUSINESS****	CLASSIC	CLASSIC PLUS	ELECTRON *****	ELECTRON ⁹ pension* ****
2. Card expiry date	AMD	2 years	2 years	2 years	2 years	5 years	5 years	3 years	3 years
	USD								
	EUR								
	RUR								
3. Card extension	AMD	0	0	0	0	0	0	0	0
	USD								
	EUR								
	RUR								
4. Extension of attached ⁷ , additional cards ¹⁴	AMD	0	0	0	0	0	0	0	0
	USD								
	EUR								
	RUR								
5. Card account opening	AMD	0 ¹	0 ¹	0 ¹	0 ¹	0 ¹	0 ¹	0 ¹	0
	USD								
	EUR								
	RUR								
6. Annual service fee	AMD	AMD 130 000 annually/ or AMD 13.000 monthly	AMD 50 000 annually/ or AMD 5000 monthly	AMD 20000 ²¹	AMD 15000	AMD 5000 ²¹	AMD 5000	AMD 3500	0
	USD								
	EUR								
	RUR								
7. Annual service of attached ⁷ additional cards ¹⁴	AMD	AMD 130000	AMD 50000	AMD 20000	AMD 15000	AMD 5000	AMD 5000	AMD 3500	AMD 700 ¹⁰
	USD								
	EUR								
	RUR								
8. Card exchange in case of PIN code loss and damage, extension of new card in case of pre-term reissue	AMD	AMD 130000	AMD 50000	AMD 20000	AMD 15000	AMD 5000	AMD 5000	AMD 3500	AMD 700 ¹⁰
	USD								
	EUR								
	RUR								
9. Cash pay-out at encashment points of ARMECONOMBANK OJSC (ATM)	AMD	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	0% ¹⁷	2%, min AMD 1000	0% ¹⁷	0% ¹⁸
	USD								
	EUR								
	RUR								
10. CASH-IN through ARMECONOMBANK OJSC ATMs in AMD only (CASH-IN)	AMD	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	0%	0%	0%	0%
	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	1%, min AMD 500	1%, min AMD 500	AMD 0% ¹⁷ , foreign currency, from foreign currency accounts 0,5% min AMD 1000	2%, min AMD 1000	AMD 0% ¹⁷ , foreign currency, from foreign currency accounts 0,5% min AMD 1000	0% ¹⁸
	USD								
	EUR								
	RUR								

12. Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal) ²	AMD	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1% ²	2% min 1000 դրամ	1% ²	0.5%
	USD								
	EUR								
	RUR								
13. CASH-IN at encashment points of other Armenian banks(CASH-IN)	AMD	1%,	1%,	1%,	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	1%, min AMD 1000	3%, min AMD 1000	1%, min AMD 1000	0% ¹⁸
	USD								
	EUR								
	RUR								
15. Cash at ARMECONOMBANK OJSC post terminals for Visa cards issued by foreign banks	AMD	1%, min AMD 1000							
	USD								
	EUR								
	RUR								
16. Cash at ARMECONOMBANK OJSC post terminals for Visa cards issued by other banks of RA.	AMD	1%, min AMD 1000							
	USD								
	EUR								
	RUR								
17. Cash payout abroad ²	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	0.50%
	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	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	0	0	0
	USD								
	EUR								
	RUR								
20. Annual interest against the positive balance of the card account ³	AMD	-	-	-	-	0%	0%	-	0%
	USD								
	EUR								
	RUR								
21. Removal from card's «Stop-List	AMD	AMD 2000 / through AEB Mobile app ²⁰ - free of charge	AMD 2000 / through AEB Mobile app ²⁰ - free of charge	AMD 2000 /through AEB Mobile app ²⁰ - free of charge	AMD 2000 / through AEB Mobile app ²⁰ - free of charge	AMD 2000 / through AEB Mobile app ²⁰ - free of charge	AMD 2000 / through AEB Mobile app ²⁰ -free of charge	AMD 1500 / through AEB Mobile app ²⁰ - free of charge	0
	USD								
	EUR								
	RUR								
22. Number of daily encashment transactions	AMD	50 times	15 times	10 times	5 times	10 times	10 times	10 times	10 times
	USD								
	EUR								
	RUR								

23. Increase of daily encashment transaction number	AMD	AMD1,000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD1,000	AMD1,000	AMD1,000	AMD0
	USD									
	EUR									
	RUR									
24. Total maximum amount of encashment transactions for a single day	AMD	25.000.000	7.500.000	2.500.000	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	1.000		
	EUR	50.000	15.000	5.000	3.000	3.000	3.000	1.000		
	RUR	2.000.000	625.000	200.000	125.000	125.000	125.000	40.000		
25. Total maximum amount of transactions during a single day	AMD	75.000.000	22.500.000	7.500.000	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	3.000		
	EUR	150.000	45.000	15.000	9.000	9.000	9.000	3.000		
	RUR	6.000.000	1.875.000	600.000	375.000	375.000	375.000	120.000		
26 Increase of encashment or total transactions limit daily	AMD	AMD1,000								
	USD									
	EUR									
	RUR									
27.Increase of encashment or total transactions limit during cards all validation period	AMD	AMD5,000								
	USD									
	EUR									
	RUR									
28. Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0	0	0	0	0	2%, min AMD 500	0	0	
	USD									
	EUR									
	RUR									
29.Card-to-card transfers to the cards of the Bank ⁴	AMD	0.3%	0.3%	0.3%	0.3%	0.3%	2%	0.3%	0.3%	
	USD									
	EUR									
	RUR									
30. Card-to-card transfers to "Armenian Card" system partner banks' cardholders ⁴	AMD	0.5%	0.5%	0.5%	0.5%	0.5%	2%	0.5%	0.5%	
	USD									
	EUR									
	RUR									
31. Transfers from card account to the benefit of the customers of other Armenian banks	AMD	AMD 500 / through AEB Mobile app ²⁰ - free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	2%, min AMD 500 / through AEB Mobile app ²⁰ - free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	
	USD ⁵									
	EUR ⁵									
	RUR									
32.Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 / through AEB Mobile app ²⁰ - free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	2%, AMD 500 / through AEB Mobile app free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	AMD 500 / through AEB Mobile app ²⁰ - free of charge	
	USD									
	EUR									
	RUR									
33. SMS ⁶	AMD	AMD20								
	USD									
	EUR									
	RUR									

34. Prompt extension of cards (reissue) ⁸	AMD	AMD5,000							
	USD								
	EUR								
	RUR								
35.To put in international Stop-List ¹¹	AMD	Weekly AMD 9000							
	USD								
	EUR								
	RUR								
36. Chargeback claim* ¹²	AMD	AMD5,000							
	USD								
	EUR								
	RUR								
37.Bank account statement*									
a)For up to 1 month transactions* ¹³	AMD	0							
	USD								
	EUR								
	RUR								
b/ From 1 to 3 months transactions*	AMD	0	0	0	AMD 1500	0	0	0	0
	USD								
	EUR								
	RUR								
c/ From 3 months to 1 year transactions*	AMD	0	0	0	AMD 2500	0	0	0	0
	USD								
	EUR								
	RUR								
d/ For more than 1 year transactions *	AMD	0	0	0	AMD 5000	0	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							
	USD								
	EUR								
	RUR								
39. Access to Priority Pass	AMD	AMD 15,000 per person		-	-	-	-	-	-
	USD								
	EUR								
	RUR								
40. Replenishment of the card account via Cash-in terminals located out of ARMECONOMBANK OJSC branches ²⁰	AMD	AMD200							
	USD								
	EUR								
	RUR								
41. Replenishment of the card account with Cash-in terminals located in ARMECONOMBANK OJSC branches.	AMD	0							
	USD								
	EUR								
	RUR								
42.Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction	AMD	AMD 400.000							
	USD								
	EUR								
	RUR								

43. Acceptance of chargeback applications of the transactions executed by the cardholders of other banks at AEB encashment or service outlets	AMD	AMD 5000
	USD	
	EUR	
	RUR	
44. Fee for transactions made through InecoPay system	AMD	AMD 200
	USD	
	EUR	
	RUR	

- * *VAT is included*
- ** Additional AMD 5000 is charged for installing an image on the card at the request of the customer.
- *** AMD 150 is charged in case of the refusal of balance inquiry or any other transaction executed through the ATMS of the non partner banks of "Armenian Card" system in or out of RA ter confiscation of pick up cards by ATM's or POS terminals of the banks that are not members of "Armenian Card" system, AMD 70.000 or equivalent foreign currency amount will be charge requirements of payment system.
- **** Corporate entities and private entrepreneurs are provided only with VISA BUSINESS cards.
- ***** VISA ELECTRON and ELECTRON pension cards are no longer available.
- 1 This tariff for costumers having foreign passport / non RA/ and for non-resident legal entities is AMD 20.000.
- 2 Except not "Armenian Card" member banks from which ATMs 1% min AMD1,000 is charged
- 3 The interest rate against the positive balance of the card, applied at the moment of the opening of an attached card, is subject to change by the determined minimum interest rate for curren Annul interest rate against positive balance of the account is accrued untill the expiry date of the plastic card.The annual interest rate accrued on the positive balance of the account can l average monthly bulk of the account 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 of utility bills, review of account statements, etc.) can be customer has presented to ARMECONOMBANK OJSC in written form his e-mail address and card password (which is not the PIN code),
- 5 The tariff set forth in III section of paragraph 3 of Fees and Rates shall apply to the transactions executed from the card accounts in EUR or USD to the benefit of the customers of RA other bank
- 6 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 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, with a minir not less than 100 drams for dram cards, 1 dollar for dollar cards, 1 euro for euro cards and 50 rubles for RUR cards.After each transaction implemented on the internet via the card, the customer SMS notification containing password of 3D Securecode system if the website is secured by the mentioned system. The subscribers of "Armentell" CJSC and "VivaCell - MTS" mobile networks USSD informational and management system.¶
- 7 VISA CLASSIC PLUS isn't attached to other cards. Other cards are not attached to VISA CLASSIC PLUS card.
- 8 If the customer applied to the bank till 14.00 of that day, then the card can be extended till 17:00 of that day, in case of applying after 14.00, the card will be extended next day by 17.00.This po the branches located in Yerevan.
- 9 Card is issued only in AMD.
- 10 First case is provided free of charge.
- 11 This rate applies if the customer lost card transactions are done in lower limits.
- 12 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,
- 13 The provision of statements for up to one month transactions is free of charge till the last banking day of the following month. ¶
- 14 Additional card-for the same client operating card account attached other type of plastic card. additional card given to the third party by costumer keeping same card account.
- 15 To enjoy the access of lounges of Priority Pass FREE card issued with the Visa Infinite card AMD 15.000 is charged per person (the tariff is defined by the system)
- 16 Upon receipt of pension, the ARMECONOMBANK OJSC sends a free SMS notification to the mobile phones of customers. To activate this service , the client should inform the Bank his/her p
- 17 If daily encashment of the card exceeds AMD 500.000, 0.5% encashment fee is defined for the amount exceeding AMD 500.000..
- 18 If daily encashment of the card exceeds AMD 1.000.000, 0.5% encashment fee is defined for the amount exceeding AMD 1.000.000.
- 19 The minimum limit of the transactions executed through ARMECONOMBANK OJSC Cash-in terminals is AMD 100, the maximum limit- AMD 100.000
To get acquainted with the complete list of AEB Mobile application preferential tariffs, see section XVIII: Preferential tariffs of the services rendered through AEB Mobile application.¶
- 20 In case of purchasing bonds issued by ARMECONOMBANK OJSC in the amount of AMD 300,000 or its equivalent in USD, the annual service fee for the card is set free of charge.
- 21 Commissions for the payments executed through PAYMENTS.AEB.AM website:1) 0% commission for the transactions implemented with MASTERCARD payment cards issued by "Armenian Card" CJSC member banks, with the exception of cards issued by "VTB Armenia Bank" CJSC, 2) 0% commission for the transactions executed with MASTERCARD payment cards issued by foreign banks, including cards issued by "VTB Armenia Bank" CJSC.
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