

XII-1. EXTENSION AND SERVICE OF ARCA PLASTIC CARDS

1. ARCA cards**	Արժույթ	GOLD PARADOX	JUNIOR***	CLASSIC	CLASSIC MIR	BUSINESS****	ADIDAS ¹	Pension	ArCa social	
2. Expiry date of plastic cards	AMD	5 years	5 years	5 years	5 years	5 years	1 years	5 years	5 years	
	USD	-	-	5 years	5 years	5 years	-	-	-	
	EUR	-	-	-	5 years	5 years	-	-	-	
	RUR	-	-	-	5 years	5 years	-	-	-	
3. Card extension	AMD	0	0	0	0	0	0	0	0	
	USD	-	-	0	0	0	-	-	-	
	EUR	-	-	-	0	0	-	-	-	
	RUR	-	-	-	0	0	-	-	-	
4. Extension of attached additional card ¹⁰	AMD	0	0	0	0	0	0	0	0	
	USD	-	-	0	0	0	-	-	-	
	EUR	-	-	-	0	0	-	-	-	
	RUR	-	-	-	0	0	-	-	-	
5. Card account opening	AMD	0 ²	0 ²	0 ²	0 ²	0 ²	0 ²	0	0	
	USD	-	-	0 ²	0 ²	0 ²	-	-	-	
	EUR	-	-	-	0 ²	0 ²	-	-	-	
	RUR	-	-	-	0 ²	0 ²	-	-	-	
6. Card account maintenance	AMD	0	0	0	0	0	0	0	0	
	USD	-	-	0	0	0	-	-	-	
	EUR	-	-	-	0	0	-	-	-	
	RUR	-	-	-	0	0	-	-	-	
7. Annual service fee	AMD	AMD 3500 ³	AMD 1000	AMD 2500 ²²	AMD 3000	AMD 8000	AMD 2000 ⁴	0	0	
	USD	-	-	AMD 2500 ²²	AMD 3000	AMD 8000	-	-	-	
	EUR	-	-	-	AMD 3000	AMD 8000	-	-	-	
	RUR	-	-	-	AMD 3000	AMD 8000	-	-	-	
8. Annual service fee of attached ¹⁰ , attached additional cards ¹⁴	AMD	AMD 3500	AMD 1000	AMD 2500	AMD 3000	AMD 8000	AMD 2000	AMD 700 ⁶	AMD 700 ⁶	
	USD	-	-	AMD 2500	AMD 3000	AMD 8000	-	-	-	
	EUR	-	-	-	AMD 3000	AMD 8000	-	-	-	
	RUR	-	-	-	AMD 3000	AMD 8000	-	-	-	
9. Annual interest against the positive balance of the card account ⁵	AMD	0%	0%	0%	0%	0%	0%	0%	0%	
	USD	-	-	0%	0%	0%	-	-	-	
	EUR	-	-	-	0%	0%	-	-	-	
	RUR	-	-	-	0%	0%	-	-	-	
10. Cash pay-out at ARMECONOMBANK OJSC encashment points (ATM, POS terminal)	AMD	0 ¹⁶	0	0 ¹⁶	0 ¹⁶	0.5%	3%	0 ¹⁷	0 ¹⁷	
	USD	-	-	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	-	-	-	
	EUR	-	-	-	1%, min AMD 1000	1%, min AMD 1000	-	-	-	
	RUR	-	-	-	1%, min AMD 1000	1%, min AMD 1000	-	-	-	
11. Cash -in at ARMECONOMBANK OJSC ^a ATM's (ATM CASH-IN)	AMD	1%	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 ¹⁷	0 ¹⁷	
	USD	-	-	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	-	-	-	
	EUR	-	-	-	1%, min AMD 1000	1%, min AMD 1000	-	-	-	
	RUR	-	-	-	At the rate set for the given day	At the rate set for the given day	-	-	-	
13. Cash pay-out through ARMECONOMBANK OJSC POS terminals with ArCa payment cards issued by other RA banks.	AMD	1%, min AMD 1000								
	USD	2%, min AMD 1000								
	EUR	1%, min AMD 1000								
	RUR	1%, min AMD 1000								
14. CASH-IN at encashment points of other Armenian banks (ATM, POS terminal)	AMD	1%	1%	1% ¹⁵	1%	1%	3%	0.5%	0.5%	
	USD	-	-	2%	2%	2%	-	-	-	
	EUR	-	-	-	1%	1%	-	-	-	
	RUR	-	-	-	1%	1%	-	-	-	

15. CASH-IN through ATMs of other Armenian bank (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 ¹⁵	AMD 3000	AMD 8000	AMD 2000	AMD 700 ⁶	AMD 700 ⁶
	USD	-	-	AMD 2500	AMD 3000	AMD 8000	-	-	-
	EUR	-	-	-	AMD 3000	AMD 8000	-	-	-
	RUR	-	-	-	AMD 3000	AMD 8000	-	-	-
18. Removal from card's Stop-List	AMD	AMD 1000 / through AEB Mobile app ²⁰ free of charge	AMD 1000 / through AEB Mobile app ²⁰ free of charge	AMD 1000 / through AEB Mobile app ²⁰ free of charge	AMD 1000 / through AEB Mobile app ²⁰ free of charge	AMD 1000 / through AEB Mobile app ²⁰ free of charge	AMD 1000 / through AEB Mobile app ²⁰ free of charge	0	0
	USD	-	-	AMD 1000 / through AEB Mobile app ²⁰ free of charge	AMD 1000 / through AEB Mobile app ²⁰ free of charge	AMD 1000 / through AEB Mobile app ²⁰ free of charge	-	-	-
	EUR	-	-	-	1000 դր./AEB Mobile հավելվածով ²⁰ անվճար	1000 դր./AEB Mobile հավելվածով ²⁰ անվճար	-	-	-
	RUR	-	-	-	AMD 1000 / through AEB Mobile app ²⁰ free of charge	AMD 1000 / through AEB Mobile app ²⁰ free of charge	-	-	-
19. Number of daily encashment transactions	AMD	10 times							
	USD	-	-	10 times	10 times	10 times	-	-	-
	EUR	-	-	-	10 times	10 times	-	-	-
	RUR	-	-	-	10 times	10 times	-	-	-
20. Increase of daily encashment transaction number	AMD	AMD 1000							
	USD	-	-	AMD 1000	AMD 1000	AMD 1000	-	-	-
	EUR	-	-	-	AMD 1000	AMD 1000	-	-	-
	RUR	-	-	-	AMD 1000	AMD 1000	-	-	-
21. Total maximum amount of encashment transactions permitted for a single day	AMD	AMD 2500000	AMD 100000	AMD 1500000	AMD 1500000	AMD 1500000	AMD 500000	AMD 300000	AMD 300000
	USD	-	-	3000	3000	3000	-	-	-
	EUR	-	-	-	3000	3000	-	-	-
	RUR	-	-	-	120.000	120.000	-	-	-
22. Increase of encashment or total transactions limit daily	AMD	AMD1000	AMD1000	AMD1000	AMD1000	AMD1000	AMD1000	AMD1000	AMD1000
	USD	-	-	AMD1000	AMD1000	AMD1000	-	-	-
	EUR	-	-	-	AMD1000	AMD1000	-	-	-
	RUR	-	-	-	AMD1000	AMD1000	-	-	-
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	AMD 5000
	USD	-	-	AMD 5000	AMD 5000	AMD 5000	-	-	-
	EUR	-	-	-	AMD 5000	AMD 5000	-	-	-
	RUR	-	-	-	AMD 5000	AMD 5000	-	-	-
24. Transfer to other ARMECONOMBANK OJSC valid account of the same customer	AMD	0							
	USD	-	-	0	0	0	-	-	-
	EUR	-	-	-	0	0	-	-	-
	RUR	-	-	-	0	0	-	-	-
25. Card-to-card transfers to Bank's cards ⁷	AMD	0.3%							
	USD	-	-	0.3%	0.3%	0.3%	-	-	-
	EUR	-	-	-	0.3%	0.3%	-	-	-
	RUR	-	-	-	0.3%	0.3%	-	-	-
26. Card-to-card transfers to	AMD	0.5%							

the cards of "Armenian Card" system partner banks ⁷	USD	-	-	0.5%	0.5%	0.5%	-	-	-
	EUR	-	-	-	0.5%	0.5%	-	-	-
	RUR	-	-	-	0.5%	0.5%	-	-	-
27. Transfers from card account to the benefit of the customers of other Armenian banks	AMD	AMD 500/AEB Mobile app ²⁰ free of charge							
	USD ²¹	-	-	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	-	-	-
	EUR ²¹	-	-	-	AMD 500 /through AEB Mobile app ²⁰ free of charge	AMD 500 /through AEB Mobile app ²⁰ free of charge	-	-	-
	RUR	-	-	-	-	-	-	-	-
28. Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500/AEB Mobile app ²⁰ free of charge							
	USD	-	-	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	-	-	-
	EUR	-	-	-	AMD 500 /through AEB Mobile app ²⁰ free of charge	AMD 500 /through AEB Mobile app ²⁰ free of charge	-	-	-
	RUR	-	-	-	AMD 500 /through AEB Mobile app ²⁰ free of charge	AMD 500 /through AEB Mobile app ²⁰ free of charge	-	-	-
29. Transfers to the benefit of ARMECONOMBANK OJSC other customers ⁸	AMD	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20 ⁹	AMD 20 ⁹
	USD	-	-	AMD 20	AMD 20	AMD 20	-	-	-
	EUR	-	-	-	AMD 20	AMD 20	-	-	-
	RUR	-	-	-	AMD 20	AMD 20	-	-	-
30. Prompt extension of cards (reissue) ¹¹	AMD	AMD 5000	-	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD	-	-	AMD 5000	AMD 5000	AMD 5000	-	-	-
	EUR	-	-	-	AMD 5000	AMD 5000	-	-	-
	RUR	-	-	-	AMD 5000	AMD 5000	-	-	-
31. Chargeback claim of transaction executed through cards ¹²	AMD	AMD 5000							
	USD	-	-	AMD 5000	AMD 5000	AMD 5000	-	-	-
	EUR	-	-	-	AMD 5000	AMD 5000	-	-	-
	RUR	-	-	-	AMD 5000	AMD 5000	-	-	-
32. Provision of account statement *	AMD	0							
	USD	-	-	0	0	0	-	-	-
	EUR	-	-	-	0	0	-	-	-
	RUR	-	-	-	0	0	-	-	-
b/ From 1 to 3 months transactions*	AMD	0	0	0	0	AMD 1500	0	0	0
	USD	-	-	0	0	AMD 1500	-	-	-
	EUR	-	-	-	0	AMD 1500	-	-	-
	RUR	-	-	-	0	AMD 1500	-	-	-
c/ from 3 months to 1 year transactions *	AMD	0	0	0	0	AMD 2500	0	0	0
	USD	-	-	0	0	AMD 2500	-	-	-
	EUR	-	-	-	0	AMD 2500	-	-	-
	RUR	-	-	-	0	AMD 2500	-	-	-
d/ For more than 1 year transactions *	AMD	0	0	0	0	AMD 5000	0	0	0
	USD	-	-	0	0	AMD 5000	-	-	-
	EUR	-	-	-	0	AMD 5000	-	-	-
	RUR	-	-	-	0	AMD 5000	-	-	-
33. For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions		AMD 200							
34. Replenishment of the card account with Cash-in terminals located out of ARMECONOMBANK OJSC branches. ¹⁸	AMD	AMD 200							
	USD	AMD 200							
	EUR	AMD 200							
	RUR	AMD 200							
35. Replenishment of the card account with Cash-in terminals located in ARMECONOMBANK OJSC branches.	AMD	0							
	USD	0							
	EUR	0							

	RUR									
36. Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction	AMD	AMD 400.000								
	USD									
	EUR									
	RUR									
37. Acceptance of chargeback applications on the transactions made by cardholders of other banks at AEB encashment and / or service points.	AMD	AMD 5000								
	USD									
	EUR									
	RUR									
38. Cash pay-out abroad ¹⁹	AMD	-	-	-	2%, AMD	min 3000	-	-	-	-
	USD									
	EUR									
	RUR									
39. Fee for transaction made through InecoPay system	AMD	AMD 200								
	USD									
	EUR									
	RUR									
40. Replacing the card status with a forced change of PIN code	AMD	AMD 500								
	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 ATM'S of the non partner banks of "Armenian Card" system in or out of RA territory. In case of 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 ^a based on the requirements of payment system.

**** Corporate entities and private entrepreneurs are provided only with ArCa BUSINESS cards.

**** Gold Paradox card types are no longer available.

1 ArCa ADIDAS and gift cards are issued with the tenor of 1 year.

2 The tariff for the physical entities with identification document of other countries /non RA/ and non-resident 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 AMD70,000 and more shopping only in Adidas shop (Yerevan, Aram3).

5 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 current/attached cards,

Annual interest rate against positive balance of the account is accrued till the expiry date of the plastic card. The annual interest rate accrued on the positive balance of the account can be applied, if the average monthly bulk of the account exceeds AMD 1.000.000(one million).

6 The first case is FREE OF CHARGE

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, with a minimal threshold of not less than 100 drams for dram cards, 1 dollar for dollar cards, 1 euro for euro cards and for RF rubles cards 50 rubles. After each transaction implemented on the internet via the card, the customer will receive an SMS notification containing password 3D Securecode systems if the website is secured by the mentioned system. The subscribers of "Armentell" CJSC and "VivaCell - MTS" mobile networks can enjoy the USSD informational and management system.

9 For pension receipt ARMECONOMBANK OJSC sends a free 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 VISA CLASSIC PLUS is not attached to other cards.

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 it appears that the deal is done and the amount actually received by the customer / payment made by the customer,

13 Extension of transactions for up to one month transactions can be provided free of charge up to the last banking day of the following month inclusive.

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 customer keeping same card account.

16 If daily encashment of the card exceeds AMD 500.000, the encashment fee is set at 0,5% for the amount exceeding AMD 500.000.

17 In cases where the daily cash withdrawal exceeds AMD 1.000.000, the cash fee is set at 0,5% for the amount exceeding AMD 1.000.000.

18
The minimum limit of the transactions executed via ARMECONOMBANK OJSC Cash-In terminals is AMD 100, and the maximum limit is AMD 100.000.

19 MIR payment and settlement system member countries.

20 To get acquainted with the full list of preferential tariffs, see section "XVIII. Preferential fees for the services provided through AEB Mobile system"

21 In case of transferring from card account to other banks' customers in euros or dollars, the tariff provided for in the III paragraph of the 3rd Section of tariffs and rates is applied.

22 In case of purchasing bonds issued by "ARMECONOMBANK" OJSC the annual service fee of the card is set free of charge.

23 The commission fee to be charged for the payments made through PAYMENTS.AEB.AM website: the commission for the transactions executed through ArCa type cards issued by ARMECONOMBANK OJSC is 0,3%.

23