

XII-2. EXTENSION AND SERVICE OF MASTERCARD PLASTIC CARDS

1. MASTERCARD cards** ***	Currency	GOLD ²	BUSINESS* ***	STANDART	MAESTRO	MasterCard ARMEC's GOLD ^{15,20}
2. Card expiry date	AMD	4 years	4 years	4 years	4 years	4 years
	USD					
	EUR					
	RUR					
3. Card extension	AMD	0	0	0	0	0
	USD					
	EUR					
	RUR					
4. Extension of attached ⁷ , additional cards ¹²	AMD	0	0	0	0	0 ¹⁶
	USD					
	EUR					
	RUR					
5. Card account opening ¹	AMD	0	0	0	0	0
	USD					
	EUR					
	RUR					
6. Annual service fee	AMD	AMD 20000 ¹⁸	AMD 20000	AMD 5000 ¹⁸	AMD 3500 ¹⁸	AMD 30000 annually or AMD 3000 monthly
	USD					
	EUR					
	RUR					
7. Annual service fee of attached ⁸ , additional cards ¹²	AMD	AMD 20000	AMD 20000	AMD 5000	AMD 3500	AMD 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	AMD	AMD 20000	AMD 20000	AMD 5000	AMD 3500	AMD 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% ¹³	0% ¹³	3%
	USD					
	EUR					
	RUR					
10. Cash -in at ARMECONOMBANK OJSC's ATMs (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 terminal) with AMD and foreign currency	AMD	1%, min AMD 500	1%, min AMD 500	AMD 0% ¹³	AMD 0% ¹³	AMD 3%, foreign currency, from the cards of foreign account 3 % min AMD 1000
	USD					

	EUR		1%, min AMD 500	1%, min AMD 1000	1%, min AMD 1000	
	RUR					-

12. Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal)	AMD	1%, min AMD 1000 ²	1%, min AMD 1000 ²	1% ²	1% ²	3%, min AMD 1000
	USD	2%, min AMD 1000 ²	2%, min AMD 1000 ²	2%	2%	
	EUR	1%, min AMD 1000 ²	1%, min AMD 1000 ²	1% ²	1% ²	
	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	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	
	EUR	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	
	RUR	At a rate set for the given day				-
15. Cash at ARMECONOMBANK OJSC post terminals through MasterCards cards issued by foreign banks	AMD	1%, min AMD 1000				
	USD	2%, min AMD 1000				
	EUR	1%, min AMD 1000				
	RUR	1%, min AMD 1000				
16. Cash at ARMECONOMBANK OJSC post terminals for MasterCards cards issued by other banks	AMD	1%, min AMD 1000				
	USD	2%, min AMD 1000				
	EUR	1%, min AMD 1000				
	RUR	1%, min AMD 1000				
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 both abroad and in RA through the ATMs of non-ArCa member banks.	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	AMD					

transactions	USD	0	0	0	0	0 ²¹
	EUR					
	RUR					-
20. Annual interest against the positive balance of the card account ³	AMD	-	-	0%	-	-
	USD	-	-	-	-	-
	EUR	-	-	-	-	-
	RUR	-	-	-	-	-
21. Removal from card's Stop-List	AMD	AMD 2000 / through AEB Mobile app ¹⁷ free of charge	AMD 2000 / through AEB Mobile app ¹⁷ free of charge	AMD 2000 / through AEB Mobile app ¹⁷ free of charge	AMD 1500 / through AEB Mobile app ¹⁷ free of charge	AMD 2000 / AEB Mobile app ¹⁷ - free of charge
	USD					
	EUR					
	RUR					-
22. Number of daily encashment transaction	AMD	10 times	5 times	10 times	10 times	10 times
	USD					
	EUR					
	RUR					-
23. Increase of daily encashment transaction number	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 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	5.000	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 encashment or total transactions limit daily	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	USD					
	EUR					
	RUR					-
27. Increase of encashment or total transactions limit during cards all validation period	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	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 to the bank's cards ⁴	AMD	0.3%	0.3%	0.3%	0.3%	3%
	USD					
	EUR					
	RUR					-
30. Card-to-card transfers to the cards of "Armenian Card" system member banks ⁴	AMD	0.5%	0.5%	0.5%	0.5%	3%
	USD					
	EUR					
	RUR					-
31. Transfers from card account to the benefit of the customers of other Armenian bank	AMD	AMD 500 / through AEB Mobile app ¹⁷ free of charge	AMD 500 / through AEB Mobile app ¹⁷ free of charge	AMD 500 / through AEB Mobile app ¹⁷ free of charge	AMD 500 / through AEB Mobile app ¹⁷ free of charge	3%
	USD ⁵					
	EUR ⁵					
	RUR					-
32. Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 /through AEB Mobile app ¹⁷ free of charge	AMD 500 /through AEB Mobile app ¹⁷ free of charge	AMD 500 /through AEB Mobile app ¹⁷ free of charge	AMD 500 /through AEB Mobile app ¹⁷ free of charge	3%
	USD					
	EUR					
	RUR					-
33. SMS * ⁶	AMD	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20
	USD					
	EUR					
	RUR					-
34. Prompt extension of cards (reissue) ⁸	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD					
	EUR					
	RUR					-
35. To put in international «Stop-List» ⁹	AMD	Weekly	Weekly	Weekly	Weekly	Weekly
	USD					

	EUR	weekly AMD 9000	weekly AMD 9000	weekly AMD 9000	weekly AMD 9000	weekly AMD 9000
	RUR					-

36. Chargeback claim on the transactions executed through cards * ¹⁰	AMD					AMD 5000
	USD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	
	EUR					
	RUR					-
37. Bank account statement *						
a) For up to 1 month transactions * ¹¹	AMD					0
	USD	0	0	0	0	
	EUR					-
	RUR					
b/ From 1 to 3 months transactions *	AMD					0
	USD	0	AMD 1500	0	0	
	EUR					-
	RUR					
c/ From 3 months to 1 year transactions*	AMD					0
	USD	0	AMD 2500	0	0	
	EUR					-
	RUR					
d/ For more than 1 year transactions *	AMD					0
	USD	0	AMD 5000	0	0	
	EUR					-
	RUR					
38. For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions	AMD	AMD 200				
	USD					
	EUR					
	RUR					
39. Replenishment of the card account with Cash-in terminals located out of ARMECONOMBANK OJSC branches ¹⁴	AMD					AMD 200
	USD	AMD 200	AMD 200	AMD 200	AMD 200	
	EUR					
	RUR					
40. Replenishment of the card account via Cash-in terminals located in ARMECONOMBANK OJSC branches.	AMD					0
	USD	0	0	0	0	
	EUR					-
	RUR					
41. Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction	AMD					AMD 400.000
	USD	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	
	EUR					-
	RUR					
42. 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					
43. Fee for transaction made through InecoPay system	AMD	AMD 200				
	USD					
	EUR					

	RUR	
44. Replacing the card status with a forced change of PIN code	AMD	
	USD	
	EUR	AMD 500
	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 "Armenian Card" system in or out of RA territory. In case of confiscation of pick up cards by ATM's or POS terminal members of "Armenian Card" system, AMD 70.000 or equivalent foreign currency amount will be charged, based on the system.

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

1 The tariff for the physical entities with identification document of other countries /non RA/ and non-resident legal entities

2 Except not "Armenian Card" member banks from encashment points of which 1% min AMD 1,000 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 the determined minimum interest rate for current/attached cards. Annual interest rate against positive balance of the account expiry date of the plastic card. The annual interest rate accrued on the positive balance of the account can be applied, if the account exceeds AMD 1.000.000 (one million)

4 Internet transactions through www.arca.am website (card-to-card, procurement of codes of mobile phones' prepaid card review of account statements, etc.) can be made only if the customer has presented to ARMECONOMBANK C mail address and card password (which is not the PIN code).

5 Transfers from RUR card accounts to the accounts of other Armenian bank's customers are made by OUR method and Section III of Commissions and Fees are charged,

6 At the request of the customer, ARMECONOMBANK OJSC sends an SMS notification to the mobile phone of the customer made with the card. To activate this service, the customer should inform ARMECONOMBANK OJSC in written form the amount of transactions, exceeding which he/she wishes to receive an SMS notification, with a minimal threshold: 1000 drams for dram cards, 1 dollar for dollar cards, 1 euro for euro cards and for RF rubles cards 50 rubles. After each transaction via the card, the customer will receive an SMS notification containing password 3D Secure code systems if the mentioned system. The subscribers of "Armentell" CJSC and "VivaCell - MTS" mobile networks can enjoy the USSD management system.

7 VISA CLASSIC PLUS can not be attached to other cards.

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 card will be extended next day by 17.00. This point refers only to the branches located in Yerevan.

9 This rate applies if 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 /from customer,

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

12 Additional card- the same/other payment system attached to the existing card account issued to the same customer and that is attached to the existing card account provided to the person specified by the client.

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

14 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

- 15 This card is provided only in case of issuing a credit line and is valid till the closure of the credit line by the client.
- 16 MasterCard ARMEC's GOLD and MasterCard ARMEC's STANDARD can not be attached other cards.
- 17 To get acquainted with the full list of preferential tariffs, see section "XVIII. Preferential fees for the services provided by the payment system"
- 18 In case of purchasing bonds issued by ARMECONOMBANK OJSC in the amount of AMD 300,000 or equivalent in US\$ the card is set free of charge.
- 19 Commissions charged for the payments made through PAYMENTS.AEB.AM internet website : 1) the commission executed through MASTERCARD type cards issued by "Armenian Card" CJSC member banks, excluding card payments in Armenia" CJSC, amounts to 0,9%; 2) the commission for the transactions made through MASTERCARD payments to foreign banks and VTB Bank (Armenia) CJSC is 2,5%.
- 20 For every non-cash transaction made in the territory of the RA (except for utility payments, card-to-card transactions) 1% CashBack is calculated and paid once every 12 months until the expiration of the card. Moreover, if the card is closed earlier than the validity period, CashBack money is not paid.
- 21 Except the execution of payments through e-wallets and online bookmakers/applications, in case of which 3%

MasterCard ARMEC's STANDARD ^{15,20}
4 years
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0
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0 ¹⁶
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0
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AMD 15000 annually or AMD 1500 monthly
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AMD 15000
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AMD 15000
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3%
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0%
-
AMD 3%, foreign currency, from the cards of foreign account 3 % min AMD 1000

-

3%, min AMD	1000
-	
1%	
-	
3%, min AMD	1000
-	
3%, min AMD	3000
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2%, min AMD	3000
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AMD 1500 / through AEB Mobile app17 free of charge
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1.500.000
3.000
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AMD 1.000.000.

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