

XII-1. EXTENSION AND SERVICE OF ARCA PLASTIC CARDS

1. ARCA cards**	Currency	GOLD PARADOX	JUNIOR**	CLASSIC ¹⁵	CLASSIC MIR	BUSINESS****	ADIDAS ¹	Pension
2. Expiry date of	AMD	5 years	5 years	5 years	5 years	5 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
	USD	-	-	0	0	0	-	-
	EUR	-	-	-	0	0	-	-
	RUR	-	-	-	0	0	-	-
4. Extension of attached, additional cards	AMD	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
	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
	USD	-	-	0	0	0	-	-
	EUR	-	-	-	0	0	-	-
	RUR	-	-	-	0	0	-	-
7. Annual service fee	AMD	AMD 3500	AMD 1000	AMD 2500 ²²	AMD 3000	AMD 8000	AMD 2000 ⁴	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 additional cards	AMD	AMD 3500	AMD 1000	AMD 2500	AMD 3000	AMD 8000	AMD 2000	AMD 700 ⁵
	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	AMD	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
	USD	-	-	AMD 0% ¹⁶ , foreign currency, foreign currency accounts 0,5% min AMD 1000	AMD 0% ¹⁶ , foreign currency, foreign currency accounts 1% min AMD 1000	1%, min AMD 1000	-	-
	EUR	-	-	-	AMD 0% ¹⁶ , foreign currency, foreign currency accounts 1% min AMD 1000		-	-
RUR	-	-	-	AMD 0% ¹⁶ , foreign currency, foreign currency accounts 1% min AMD 1000	Daily defined interest rate	-	-	
11. Cash -in at ARMECONOMBANK OJSC's ATM's (ATM CASH-IN)	AMD	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

	USD	-	-	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	-	-
	EUR	-	-	-	1%, min AMD 1000	1%, min AMD 1000	-	-
	RUR	-	-	-	Daily defined interest rate	Daily defined interest rate	-	-
13. Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal)	AMD	1%, min AMD 1000						
	USD							
	EUR							
	RUR							
14. CASH-IN at encashment points of other Armenian banks (ATM CASH- IN)	AMD	1%	1%	1% ¹⁵	1%	1%	3%	0,5%
	USD	-	-	1%	1%	1%	-	-
	EUR	-	-	-	1%	1%	-	-
	RUR	-	-	-	1%	1%	-	-
15. CASH-IN at encashment points of other Armenian banks (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
	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 /AEB Mobile app ^{20'} free of charge	AMD 1000 /AEB Mobile app ^{20'} free of charge	AMD 1000 /AEB Mobile app ^{20'} free of charge	AMD 1000 /AEB Mobile app ^{20'} free of charge	AMD 1000 /AEB Mobile app ^{20'} free of charge	AMD 1000 /AEB Mobile app ^{20'} free of charge	0
	USD	-	-	AMD 1000 /AEB Mobile app ^{20'} free of charge	AMD 1000 /AEB Mobile app ^{20'} free of charge	AMD 1000 /AEB Mobile app ^{20'} free of charge	-	-
	EUR	-	-	-	AMD 1000 /AEB Mobile app ^{20'} free of charge	AMD 1000 /AEB Mobile app ^{20'} free of charge	-	-
	RUR	-	-	-	AMD 1000 /AEB Mobile app ^{20'} free of charge	AMD 1000 /AEB Mobile app ^{20'} free of charge	-	-
19. Number of daily encashment transactions	AMD	AMD 10						
	USD	-	-	AMD 10	AMD 10	AMD 10	-	-
	EUR	-	-	-	AMD 10	AMD 10	-	-
	RUR	-	-	-	AMD 10	AMD 10	-	-
20. Increase of daily encashment transaction number	AMD	AMD 1000						
	USD	-	-	AMD1000	AMD1000	AMD1000	-	-
	EUR	-	-	-	AMD1000	AMD1000	-	-
	RUR	-	-	-	AMD1000	AMD1000	-	-

21. Total maximum amount of encashment transactions for a single day	AMD	AMD 2500000	AMD 100000	AMD 1500000	AMD 1500000	AMD 1500000	AMD 500000	AMD 300000
	USD	-	-	3000	3000	3000	-	-
	EUR	-	-	-	3000	3000	-	-
	RUR	-	-	-	120.000	120.000	-	-
22. Increase of encashment limit daily	AMD	AMD1000	AMD1000	AMD1000	AMD1000	AMD1000	AMD1000	AMD1000
	USD	-	-	AMD1000	AMD1000	AMD1000	-	-
	EUR	-	-	-	AMD1000	AMD1000	-	-
	RUR	-	-	-	AMD1000	AMD1000	-	-
23. Increase of encashment 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	AMD 5000	-	-
	EUR	-	-	-	AMD 5000	AMD 5000	-	-
	RUR	-	-	-	AMD 5000	AMD 5000	-	-
24. Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0						
	USD	-	-	0	0	0	-	-
	EUR	-	-	-	0	0	-	-
	RUR	-	-	-	0	0	-	-
25. Card-to-card transfers for Banks cardholders through www.arca.am website or ATM's7	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 for "Armenian Card" system partner's banks cardholders through www.arca.am website or ATM's 7	AMD	0.5%						
	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 /AEB Mobile app ²⁰ free of charge	AMD 500 /AEB Mobile app ²⁰ free of charge	AMD 500 /AEB Mobile app ²⁰ free of charge	-	-
	EUR ²¹	-	-	-	AMD 500 /AEB Mobile app ²⁰ free of charge	AMD 500 /AEB Mobile app ²⁰ free of charge	-	-
	RUR	-	-	-	-	-	-	-
28. Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 /AEB Mobile app free of charge						
	USD	-	-	AMD 500 /AEB Mobile app ²⁰ free of charge	AMD 500 /AEB Mobile app ²⁰ free of charge	AMD 500 /AEB Mobile app ²⁰ free of charge	-	-
	EUR	-	-	-	AMD 500 /AEB Mobile app ²⁰ free of charge	AMD 500 /AEB Mobile app ²⁰ free of charge	-	-
	RUR	-	-	-	AMD 500 /AEB Mobile app ²⁰ free of charge	AMD 500 /AEB Mobile app ²⁰ free of charge	-	-
29. SMS ⁴⁸	AMD	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20
	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
	USD	-	-	AMD 5000	AMD 5000	AMD 5000	-	-
	EUR	-	-	-	AMD 5000	AMD 5000	-	-
	RUR	-	-	-	AMD 5000	AMD 5000	-	-
31. Chargeback claim 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 *13								
a/ For up to 1 month transactions * 14	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
	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
	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
	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		AMD200						
34. Replenishment of the card account with Cash-in terminals located out of ARMECONOMBANK OJSC branches	AMD	AMD200						
	USD							
	EUR							
	RUR							
35. Replenishment of the card account with Cash-in terminals located in ARMECONOMBANK OJSC branches.	AMD	0						
	USD							
	EUR							
	RUR							
36. Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction	AMD	AMD400.00						
	USD							
	EUR							
	RUR							
37. Acceptance of applications for withdrawal of transactions made by card holders of other banks at AEB cashing and / or service points.	AMD	AMD5,000						
	USD							
	EUR							
	RUR							
38. Cash pay-out abroad	AMD	-	-	-	2%, min AMD 3000	-	-	-
	USD							
	EUR							
	RUR							
39. Fee for transaction made through InecoPay system	AMD	AMD200						
	USD							
	EUR							
	RUR							
40. Replacing the card status with a forced change of PIN code	AMD	AMD500						
	USD							
	EUR							
	RUR							

* VAT is included

** Additional charge of AMD 5000 for placing a picture on the card upon the customer's request.

- *** 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 amount will be charged, 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 This tariff for costumers having foreign passport / non RA/ 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 of MasterCard SecureCode, Verified by Visa or 3D Securecode systems if the website is secured by the mentioned systems. 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, including the banking day at the end of the following month.
 - 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 costumer keeping same card account.
 - 15 The annual fee of the plastic cards issued to receive pension for the children up to 2 years, as well as to receive AMD 25.000 from the next month of the child being one year, is AMD 1000, provided that the pension will be received only by the card. In case of not receiving the pension by the card within 3 months, the annual fee of the card will be defined by the tariffs set for ArCa Classic plastic cards.
 - 16 If daily encashment of the card exceeds AMD 500.000, 0.5% encashment fee is defined.
 - 17 In cases where the daily cash withdrawl exceeds AMD 1.000.000, the cash fee is set at 0.5% for the amount exceeding AMD 1.000.000.
 - 18 "ARMECONOMBANK" OJSC has the minimum limit of transactions with Cash-in terminals of AMD 100 and maximum AMD 100.000
 - 19 Member countries of the World Payment and Settlement System.
 - 20 For a full list of the AEB Mobile discounted tariffs, see "XVIII. In the section "Gratuitous Tariffs for Services Provided by AEB Mobile".
 - 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 Commission fee for making payments through PAYMENTS.AEB.AM website ArCa payment card transaction commission 0,3%.%: