

Approved by
The Executive Board of ARMECONOMBANK OJSC
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INFORMATION BULLETIN OF CARD ACCOUNT

YEREVAN 2020

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 within maximum 5 banking days.

III. Debit - ArCa Junior, ArCa social

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	BUSINES S	ADIDAS ¹	Pension	ArCa social
1.1 Card extension	AMD	0	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	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	0
	USD	-	-	0 ²	0 ²	-	-	-	-
	EUR	-	-	-	0 ²	-	-	-	-
	RUR	-	-	-	0 ²	-	-	-	-
1.4 Card account	AMD	0	0	0	0	0	0	0	0

maintenance	USD	-	-	0	0	-	-	-	-
	EUR	-	-	-	0	-	-	-	-
	RUR	-	-	-	0	-	-	-	-
1.5 Annual service fee	AMD	AMD 3 500 ³	AMD 1000	AMD 2 500 ²⁶	AMD 3000	AMD 8 000	AMD 2 000 ⁴	0	0
	USD	-	-	AMD 2 500 ²⁶	AMD 3000	AMD 8 000	-	-	-
	EUR	-	-	-	AMD 3000	AMD 8 000	-	-	-
	RUR	-	-	-	AMD 3000	AMD 8 000	-	-	-
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	AMD 700 ⁵
	USD	-	-	AMD 2 500	AMD 3000	AMD 8 000	-	-	-
	EUR	-	-	-	AMD 3000	AMD 8 000	-	-	-
	RUR	-	-	-	AMD 3000	AMD 8 000	-	-	-
1.7 Cash pay-out at ARMECONOMBAN K OJSC encashment points (ATM, POS terminal)	AMD	0% ¹⁹	0%	0% ¹⁹	0% ¹⁹	0.5%	3%	0% ²⁰	0% ²⁰
	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	1%, min AMD 1000	-	-	-
1.8 CASH-IN at encashment points of	AMD	1%	1%	1%	1%	1%	1%	1%	1%
	USD	-	-	1%	1%	1%	-	-	-

ARMECONOMBAN K OJSC (ATM CASH-IN))	EUR	-	-	-	1%	1%	-	-	-
	RUR	-	-	-	1%	1%	-	-	-
1.9 Cash pay-out from ARMECONOMBAN K 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	0% ²⁰
	USD	-	-	2%, min AMD 1 000	2%, min AMD 1 000	2%, min AMD 1 000	-	-	-
	EUR	-	-	-	1%, min AMD 1 000	1%, min AMD 1 000	-	-	-
	RUR	-	-	-	At the rate set for the given day	At the rate set for the given day	-	-	-
1.10 Cash pay-out through ARMECONOMBAN K OJSC POS terminals with ArCa payment cards issued by other RA banks	AMD	1%, min AMD 1000							
	USD	2%, min AMD 1 000							
	EUR	1%, min AMD 1000							
	RUR								
1.11 Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal)	AMD	1%	1%	1% ¹⁸	1%	1%	3%	0.5%	0.5%
	USD	-	-	2%	2%	2%	-	-	-

	EUR	-	-	-	1%	1%	-	-	-
	RUR	-	-	-	1%	1%	-	-	-
1.12 CASH-IN at encashment points of other Armenian banks (ATM, POS terminal)	AMD	1%	1%	1%	1%	1%	1%	1%	1%
	USD	-	-	1%	1%	1%	-	-	-
	EUR	-	-	-	1%	1%	-	-	-
	RUR	-	-	-	1%	1%	-	-	-
1.13 Implementation of non-cash transactions	AMD	0%	0%	0%	0%	0%	0%	0%	0%
	USD	-	-	0%	0%	0%	-	-	-
	EUR	-	-	-	0%	0%	-	-	-
	RUR	-	-	-	0%	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 ¹⁸	AMD 3000	AMD 8 000	AMD 2 000	AMD 700	AMD 700
	USD	-	-	AMD 2 500	AMD 3000	AMD 8 000	-	-	-
	EUR	-	-	-	AMD 3000	AMD 8 000	-	-	-
	RUR	-	-	-	AMD 3000	AMD 8 000	-	-	-
1.15 Provision of account statement									
a) For up to 1 month transactions ⁶	AMD	0	0	0	0	0	0	0	0

	USD	-	-	0	0	0	-	-	-
	EUR	-	-	-	0	0	0	-	-
	RUR	-	-	-	0	0	-	-	-
b) From 1 to 3 months transactions	AMD	0	0	0	0	AMD 1 500	0	0	0
	USD	-	-	0	0	AMD 1 500	-	-	-
	EUR	-	-	-	0	AMD 1 500	-	-	-
	RUR	-	-	-	0	AMD 1 500	-	-	-
c) From 3 month to 1 year transactions	AMD	0	0	0	0	AMD 2 500	0	0	-
	USD	-	-	0	0	AMD 2 500	-	-	-
	EUR	-	-	-	0	AMD 2 500	-	-	-
	RUR	-	-	-	0	AMD 2 500	-	-	-
d) For more than 1 year transactions	AMD	0	0	0	0	AMD 5 000	0	0	0
	USD	-	-	0	0	AMD 5 000	-	-	-
	EUR	-	-	-	0	AMD 5 000	-	-	-
	RUR	-	-	-	0	AMD 5 000	-	-	-

1.16 Removal from card's Stop-List	AMD	AMD 1000 /through AEB Mobile application ²⁵ - free of charge	AMD 1000 / through AEB Mobile in application ²⁵ - free of charge	AMD 1000 / through AEB Mobile in application ²⁵ - free of charge	AMD 1000 / through AEB Mobile application ²⁵ - free of charge	AMD 1000 / through AEB Mobile in application ²⁵ - free of charge	AMD 1000 / through AEB Mobile in application ²⁵ - free of charge	0	0
	USD	-	-	AMD 1000 / through AEB Mobile application ²⁵ - free of charge	AMD 1000 / through AEB Mobile application ²⁵ - free of charge	AMD 1000 / through AEB Mobile application ²⁵ - free of charge	-	-	-
	EUR	-	-	-	AMD 1000 / through AEB Mobile application ²⁵ - free of charge	AMD 1000 / through AEB Mobile application ²⁵ - free of charge	-	-	-
	RUR	-	-	-	AMD 1000 / through AEB Mobile application ²⁵ - free of charge	AMD 1000 / through AEB Mobile 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	10 times
	USD	-	-	10 times	10 times	10 times	-	-	-
	EUR	-	-	-	10 times	10 times	-	-	-

	RUR	-	-	-	10 times	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	AMD 1000
	USD	-	-	AMD 1000	AMD 1000	AMD 1000	-	-	-
	EUR	-	-	-	AMD 1000	AMD 1000	-	-	-
	RUR	-	-	-	AMD 1000	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	AMD 300 000
	USD	-	-	3000	3000	3000	-	-	-
	EUR	-	-	-	3000	3000	-	-	-
	RUR	-	-	-	120.000	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	AMD 1000
	USD	-	-	AMD 1000	AMD 1000	AMD 1000	-	-	-
	EUR	-	-	-	AMD 1000	AMD 1000	-	-	-
	RUR	-	-	-	AMD 1000	AMD 1000	-	-	-
1.21 Increase of encashment or total transactions limit	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000

during cards all validation period	USD	-	-	AMD 5000	AMD 5000	AMD 5000	-	-	-
	EUR	-	-	-	AMD 5000	AMD 5000	-	-	-
	RUR	-	-	-	AMD 5000	AMD 5000	-	-	-
1.22 Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0%	0%	0%	0%	0%	0%	0%	0%
	USD	-	-	0%	0%	0%	-	-	-
	EUR	-	-	-	0%	0%	-	-	-
	RUR	-	-	-	0%	0%	-	-	-
1.23 Card-to-card transfers for Bank's cards ⁷	AMD	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
	USD	-	-	0.3%	0.3%	0.3%	-	-	-
	EUR	-	-	-	0.3%	0.3%	-	-	-
	RUR	-	-	-	0.3%	0.3%	-	-	-

1.24 Card-to-card transfers to the cards of “Armenian Card” system partner banks	AMD	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
	USD	-	-	0.5%	0.5%	0.5%	-	-	-
	EUR	-	-	-	0.5%	0.5%	-	-	-
	RUR	-	-	-	0.5%	0.5%	-	-	-
1.25 Transfers from card account to the benefit of the customers of other Armenian banks	AMD	AMD 500/ through AEB Mobile application ²⁵ free of charge	AMD 500/ through AEB Mobile application ²⁵ free of charge	AMD 500/ through AEB Mobile application ²⁵ free of charge	AMD 500/ through AEB Mobile application ²⁵ free of charge	AMD 500/ through AEB Mobile application ²⁵ free of charge	AMD 500/ through AEB Mobile application ²⁵ free of charge	AMD 500/ through AEB Mobile application ²⁵ free of charge	AMD 500/ through AEB Mobile application ²⁵ free of charge
	USD ¹⁴	-	-	AMD 500/ through AEB Mobile application ²⁵ free of charge	AMD 500/ through AEB Mobile application ²⁵ free of charge	AMD 500/ through AEB Mobile application ²⁵ free of charge	-	-	-

	EUR ¹⁴	-	-	-	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile application ²⁵ -free of charge	-	-	-
	RUR	-	-	-	-	AMD 500/ through AEB Mobile application ²⁵ -free of charge	-	-	-
1.26 Transfers to the benefit of ARMECONOMBAN K OJSC other customers	AMD	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile application ²⁵ -free of charge
	USD	-	-	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile application ²⁵ -free of charge	-	-	-

	EUR	-	-	-	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile applicatio n ²⁵ -free of charge	-	-	-
	RUR	-	-	-	AMD 500/ through AEB Mobile application ²⁵ -free of charge	AMD 500/ through AEB Mobile applicatio n ²⁵ -free of charge	-	-	-
1.27 SMS ⁸	AMD	AMD 20	AMD 20	20 AMD	20 AMD	20 AMD	20 AMD	20 AMD	20 AMD
	USD	-	-	AMD 200	20 AMD	20 AMD	-	-	-
	EUR	-	-	-	20 AMD	20 AMD	-	-	-
	RUR	-	-	-	20 AMD	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	AMD 5 000
	USD	-	-	AMD 5 000	AMD 5 000	AMD 5 000	-	-	-
	EUR	-	-	-	AMD 5 000	AMD 5 000	-	-	-
	RUR	-	-	-	AMD 5 000	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	AMD 5 000
	USD	-	-	AMD 5 000	AMD 5 000	AMD 5 000	-	-	-

	EUR	-	-	-	AMD 5 000	AMD 5 000	-	-	-
	RUR	-	-	-	AMD 5 000	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	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	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	AMD 400.000
	USD								
	EUR								
	RUR								
1.34 Acceptance of chargeback application of transactions	AMD								
	USD								
	EUR								

implemented by other banks' cardholders at AEB encashment and/o service points	RUR	AMD 5000							
1.35 Cash pay-out abroad ²²	AMD	-	-	-	2%, min AMD 3000	-	-	-	-
	USD								
	EUR								
	RUR								
1.36 Commission fee of the transactions implemented through InecoPay system.	AMD	AMD 200							
	USD								
	EUR								
	RUR								

2. MASTERCARD cards	Currency	GOLD	BUSINESS	STANDART	MAESTRO	MasterCard ARMEC's GOLD ^{23,28}	MasterCard ARMEC's STANDARD ^{23,28}
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 15 000 annually/ or
	USD					AMD 3 000	AMD 1500

	EUR					monthly	monthly
	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 5 000	0	0	0	0
	USD						
	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% ¹⁹	0% ¹⁹	3%	3%
	USD						
	EUR						
	RUR					-	-
2.9 CASH-IN at encashment points of	AMD	1%, min	1%, min	0%	0%	1%, min	0%

ARMECONOMBANK OJSC (ATM CASH-IN)	USD	AMD 500	AMD 500			AMD 500	
	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	0% ¹⁹	0% ¹⁹	AMD -3%, 3% min AMD 1000 from foreign currency accounts	AMD -3%, 3% min AMD 1000 from foreign currency accounts
	USD	2%, min AMD 500	2%, min AMD 500	2%, min AMD 500	2%, min AMD 500		
	EUR	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500		
	RUR	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500		
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 1000	3% min AMD 1000
	USD	2%, min AMD 1 000	2%, min AMD 1 000	2%	2%		
	EUR	1%, min AMD 1 000	1%, min AMD 1 000	1%	1%		
	RUR	1%, min AMD 1 000	1%, min AMD 1 000	1%	1%	-	-
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	2%, min AMD 1 000	2%, min AMD 1 000	2%, min AMD 1 000	2%, min AMD 1 000		
	EUR	1%, min AMD 1 000	1%, min AMD 1 000	1%, min AMD 1 000	1%, min AMD 1 000		

	RUR	At the rate set for the given day				-	-
2.14 Cash pay-out via ARMECONOMBANK OJSC POS terminals with MasterCard 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					
2.15. Cash pay-out via MasterCard payment cards issued by other RA banks through ARMECONOMBANK OJSC POS terminals	AMD	1%, min AMD 1000					
	USD	2%, min AMD 1000					
	EUR	1%, min AMD 1000					
	RUR	1%, min AMD 1000					
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, as well as within RA through ATMs of non ArCa member banks	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% ²⁹	0% ²⁹
	USD					-	-
	EUR						
	RUR						
2.19 Removal from card's Stop-List	AMD	AMD 2000 /through AEB Mobile applicatio	AMD 2000 /through AEB Mobile application ²⁵ - free of	AMD 2000 /through AEB Mobile application ²⁵ - free of charge	AMD 1500 /through AEB Mobile application ²⁵ - free of charge	AMD 2000 /through AEB Mobile application ²⁵	AMD 2000 /through AEB Mobile application ²⁵
	USD					- free of charge	- free of charge
	EUR						

	RUR	n ²⁵ - free of charge	charge			-	-
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 to the Bank's cards ⁷	AMD	0.3%	0.3%	0.3%	0.3%	3%	3%
	USD						
	EUR						
	RUR					-	-
2.28 Card-to-card transfers to the cards of "Armenian Card" system partner banks ⁷	AMD	0.5%	0.5%	0.5%	0.5%	3%	3%
	USD						
	EUR						

	RUR					-	-
2.29 Transfers from card accounts to the benefit of customers of other RA banks	AMD	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	3%	3%
	USD ¹⁴						
	EUR ¹⁴						
	RUR	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	3%	3%
2.30 Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	3%	3%
	USD ¹⁴						
	EUR ¹⁴						
	RUR	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	AMD 500 / through AEB Mobile application ²⁵ - free of charge	-	-
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 via 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						

2.40 Commission fee from transaction implemented through InecoPay system	EUR	AMD 200
	RUR	
	AMD	
	USD	
	EUR	
	RUR	
Replacing the status of the card with forced change of PIN code		AMD 500

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

attached ¹⁷ , additional cards ¹⁶	EUR								
	RUR								
3.6 Account statement provision									
a) For up to 1 month transactions ⁶	AMD	0	0	0	0	0	0	0	0
	USD								
	EUR								
	RUR								
b) From 1 to 3 months transactions	AMD	0	0	0	AMD 1 500	0	0	0	0
	USD	0	0	0		0	0	0	0
	EUR	0	0	0		0	0	0	0
	RUR	0	0	0		0	0	0	0
c) From 3 months to 1 year	AMD	0	0	0	AMD 2 500	0	0	0	0
	USD		0	0		0	0	0	0
	EUR		0	0		0	0	0	0
	RUR		0	0		0	0	0	0
d) For more than 1 year transactions	AMD	0	0	0	AMD 5 000	0	0	0	0
	USD								
	EUR								
	RUR								
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	AMD 130 000	AMD 50 000	AMD 20 000	AMD 15 000	AMD 5 000	AMD 5 000	AMD 3 500	AMD 700 ⁵
	USD								
	EUR								
	RUR								
3.8 Cash pay-out at ARMECONO	AMD	1%, min AMD 500	1%, min AMD 500	1%, min AMD	1%, min AMD	0% ¹⁹	2%, min AMD	0% ²⁰	0% ²⁰
	USD								
	EUR								

MBANK OJSC encashment points (POS) terminals with AMD (ATM) only	RUR			500	500		1000		
3.9 CASH-IN through ARMECONO MBANK OJSC ATMs (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								
3.10 Cash pay-out at ARMECONO MBANK 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	0% ¹⁹	2%, min AMD 1000	0% ¹⁹	0%
	USD	2%, min AMD 500	2%, min AMD 500	2%, min AMD 500	2%, min AMD 500	2%, min AMD 1000		2%, min AMD 1000	
	EUR	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 1000		1%, min AMD 1000	
	RUR	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 1000		1%, min AMD 1000	
3.11 Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal) ¹⁰	AMD	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%	2%, min AMD 1000	1%	0.5%
	USD	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	2%		2%	

	EUR	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%		1%	
	RUR	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%		1%	
3.12 CASH-IN via ATMs of other Armenian banks (CASH- IN)	AMD	1%	1%	1%	1%	1%	1%	1%	1%
	USD								
	EUR								
	RUR								
3.13 Cash pay- out from ARMECONO MBANK 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% ²⁰
	USD	2%, min AMD 1000	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	1%, min AMD 1000		1%, min AMD 1000	
	RUR	At the rate set for the given day							
3.14. Cash pay- out through ARMECONO MBANK OJSC post terminals with Visa payment 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							

3.15. Cash pay-out via ARMECONO MBANK 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							
3.16 Cash payout abroad	AMD	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%
	USD								
	EUR								
	RUR								
3.17 CASH-IN abroad, also through ATMs of non ArCa member banks in 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								
3.18 Implementation of non- cash transactions	AMD	0%	0%	0%	0%	0%	0%	0%	0%
	USD								
	EUR								
	RUR								
	USD								
	EUR								
3.19 Removing card from <<Stop-List>>	AMD	AMD 2000	AMD 2000	AMD 2000	AMD 2000	AMD 2000 / through AEB	AMD 2000 /	AMD 1500 / through AEB Mobile	0
	USD	/ through	/ through	/	/ through				
	EUR								

	RUR	AEB Mobile applicatio n ²⁵ free of charge	AEB Mobile applicatio n ²⁵ free of charge	through AEB Mobile applicati on ²⁵ free of charge	AEB Mobile applicatio n ²⁵ free of charge	Mobile application ²⁵ free of charge	through AEB Mobile applicati on ²⁵ free of charge	application ²⁵ free of charge	
3.20 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								
3.21 Increase of daily encashment transactions	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	0
	USD								
	EUR								
	RUR								
3.22 Total maximum amount of encashment transactions for a single day	AMD	25.000.00 0	7.500.000	2.500.00 0	1.500.00 0	1.500.000	1 500 000	500.000	300 000
	USD	50.000	15.000	5.000	3.000	3.000	3000	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	40000	
3.23 Total maximum amount of transactions during a single day	AMD	75.000.00 0	22.500.00 0	7.500.00 0	4.500.00 0	4.500.000	4.500.00 0	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	
3.24 Increase of daily	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	USD								
	EUR								

encashment or total transactions limit	RUR								
3.25 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								
	EUR								
	RUR								
3.26 Transfer to other ARMECONO MBANK OJSC account of the same customer	AMD	0	0	0	0	0	2% min AMD 500	0	0
	USD								
	EUR								
	RUR								
3.27 Card-to-card transfers to the Bank's cards ⁷	AMD	0.3%	0.3%	0.3%	0.3%	0.3%	2%	0.3%	0.3%
	USD								
	EUR								
	RUR								
3. 28 Card-to-card transfers to the cards of "Armenian Card" system partner banks ⁷	AMD	0.5%	0.5%	0.5%	0.5%	0.5%	2%	0.5%	0.5%
	USD								
	EUR								
	RUR								
3.29 Transfers	AMD	AMD 500 / via	AMD 500 / via AEB	AMD 500 / via	AMD 500 / via	AMD 500 / via AEB	2%, min AMD	AMD 500 / via AEB Mobile	AMD 500 / via AEB Mobile
	USD ¹⁴								

from card account to the benefit of the customers of other Armenian banks	EUR ¹⁴	AEB Mobile application ²⁵ -free of charge	Mobile application ²⁵ -free of charge	AEB Mobile application ²⁵ -free of charge	AEB Mobile application ²⁵ -free of charge	Mobile application ²⁵ -free of charge	500	application ²⁵ -free of charge	application ²⁵ -free of charge
	RUR	-	-	-	-	-	-	-	-
3.30 Transfers to the benefit of ARMECONO MBANK OJSC other customers	AMD	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 500	AMD 500 / via AEB Mobile application ²⁵ -free of charge	AMD 500 / via AEB Mobile application ²⁵ -free of charge
	USD								
	EUR								
	RUR								
3.31 SMS ⁸	AMD	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20 ⁹
	USD								
	EUR								
	RUR								
3.32 Prompt extension of cards (reissue) ¹¹	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD								
	EUR								
	RUR								
3.33 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	Weekly AMD 9000	Weekly AMD 9000
	USD								
	EUR								
	RUR								
3.34 Chargeback claim	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD								
	EUR								
	RUR								
3.35 For ArCa member banks service point's	AMD	AMD 200							
	USD								
	EUR								

governmental non cash payments including JACES payment for goods sold in auctions	RUR								
3.36 Replenishment of the card account through Cash-in terminals located out of ARMECONO MBANK OJSC branches ²¹	AMD	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200
	USD								
	EUR								
	RUR								
3.37 Replenishment of the card account through Cash-in terminals located in ARMECONOM BANK OJSC branches ²¹	AMD	0	0	0	0	0	0	0	0
	USD								
	EUR								
	RUR								
3.38 Maximum amount of encashment transactions via ARMECONOM BANK OJSC	AMD	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000
	USD								
	EUR								

ATM's for a single transaction	RUR								
3.39 Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points	AMD	AMD 5000							
	USD								
	EUR								
	RUR								
3.40 Commission fee from the transactions implemented through InecoPay system	AMD	AMD 200							
	USD								
	EUR								
	RUR								
Replacing the status of the card with forced change of PIN code		AMD 500							

1. ArCa ADIDAS cards are issued with the tenor of 1 year.
2. The tariff for individuals with identification document of other countries/non-RA/ and for 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 a 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 last banking day of the following month inclusive.

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 MasterCard Securecode, Verified by Visa or 3D Securecode system if the website is secured by the mentioned systems. 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 of the card given to the Customer to receive up to 2-year-old child's benefit and the funds to be transferred to the head of household is AMD 1000.
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 countries.
23. The given card is granted only in case of credit line provision and expires upon 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 service fee for the card won't be defined.
27. In case of the acquisition of ARMECONOMBANK OJSC bonds in the amount of AMD 300.000 or equivalent currency, the annual fee for the card will be free of charge.
28. Once every 12 months up to the expiry date of the card, 1% Cashback is calculated and paid against each cashless transaction executed within RA territory (with the exception of utility payments, card to card transfers and transactions implemented through e-wallets). Nevertheless, should the cardholder close the card prior to the expiry of the card, Cashback amount is not paid.
29. With the exception of payments made through e-wallets and online bookmakers/applications, in which case 3% is defined.
- * 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, up to 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.

***** -Fees to be charged for the payments made through PAYMENTS.AEB.AM website:

- 0,3% commission fee for the transactions executed through ArCa type payment cards issued by "ARMECONOMBANK" OJSC
- commission fee of transactions implemented through payment cards issued by “Armenian Card” CJSC member banks, with the exception of cards issued by “VTB Bank Armenia” CJSC, is 0,9%;
- 2,5% commission fee is defined for the transaction executed through the payment cards issued by foreign banks and “VTB Bank Armenia” CJSC as well.

VI. Through the cards available at the bank the customer can execute the following operations: cash withdrawal, non-cash payments at trade and service outlets, 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 cards are granted with 5 years tenor, VISA ELECTRON and VISA ELECTRON pension cards with 3 years tenor, MASTERCARD cards with 4 years tenor, VISA CLASSIC cards with 5 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 at the rates defined by the Bank for the sale and purchase of the appropriate currency as of the date of the transaction and 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:

- Secure Card service according to the rules adopted by clearing system for the given card type,
- Provide the cardholder with an account statement in the order and cases set forth by the Terms ,
- Block the card after being informed about 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 card's payment limit
- Apply restrictions against the monetary funds available in the account in the cases and manner prescribed by the RA legislation based on court, compulsory enforcement and tax authorities' decisions.
- Charge the fees set forth by the Bank's Tariffs, offset receivables, credit and other monetary liabilities to the Bank without prior notice.

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, the latter will suffer the risk of false transactions made by the card and must compensate the card in international Stop List at the fees and tariffs set by the Bank.
- Immediately apply to the Bank or Armenian Card CJSC to block the card in case of loss of the card or attached cards and/or when the PIN code becomes accessible to third parties.
- 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.
- Notify the Bank about any changes in identity card, phone number, place of work, residence and other information previously provided to the Bank within 3 business days.
- In case of special (preferential) tariffs envisaged for the card (those cards that are issued and serviced to receive salary, scholarship or other payments via the company cooperating with the Bank) pay special (preferential) tariffs agreed between the Bank and the partner organization, and should that partnership be terminated or the should the customer cease to receive payments from the partner organization, the preferential tariffs will be terminated and the Customer will be 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 new cards/attached cards instead of expired and damaged ones.
- Transfer cash or non-cash money to the card account
- Receive account statements in the order, cases and periodicity envisaged by the Tariffs
- 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 should be liable to the customer in the manner and extend prescribed by RA legislation for the disclosure of the Customers information constituting banking secrecy by the breach of RA Legislation.
- The Bank shall not be liable for the damages caused to the customer as a result of illegal use of the card, if the monetary funds have been withdrawn from the customer's account by the identified Customer or the latter's representative or upon the use of the Customer's Identification Data, as well as in other cases prescribed by RA Legislation.
- The Bank shall not be liable for the damages caused to the customer as a result of illegal use of the card, if the funds have been withdrawn from the Customer's account due to the latter's intentional or negligent actions, or in the cases when the Customer's identification data has been known and used by third parties as a result of deception or other kind of frauds.
- The Bank shall not be liable for the transactions executed by third parties as a result of card loss or theft, except the cases when monetary funds have been withdrawn from the account because of the Bank's failure to block the card after being duly notified about the loss or theft of the card.

XI. Order and conditions of card blocking, unblocking

- The Bank blocks the card upon the Customer's notification about Card loss/theft or after revealing a transaction made by third parties.
 - The Bank may block the card in case of non-fulfillment of obligations by the Customer, as well as restrictions imposed on the account in compliance of RA Legislation and the Terms
 - The Card is unblocked by the Bank within one banking day upon removal of the unblocking grounds, Customer's request for unblocking and the payment of unblocking fees defined by the Tariffs.
-
- The card may be blocked by the Bank when suspicious card transactions have been implemented and the Bank could not contact the cardholder. Should the card transactions be made at lower limits in accordance with the rules defined by PSO, and should the Bank not be able to get in touch with the customer, the employees are eligible to enter these cards to international STOP LIST and charge commissions from the card account of the customer at tariffs and rates set by the Bank.
 - Should the customer fail to pay annual service fee or other fees for more than 3 months, the Bank will close(block) the card, without informing the cardholder. Unblocking occurs only after the debts payment.
 - 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 the 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 transactions or a concrete transaction executed through the card by submitting an application or a complaint (hereinafter "Complaint") to the Bank in a defined manner.
- 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 accepting the complaint.
- The application-complaint is being reviewed by the Bank and the answer is provided within 10 working days after the receipt of the complaint.
- If the customer submits an application-complaint within 15 days after being informed about the transaction to be appealed, the Bank may satisfy the Customer's claim within 90 days after the receipt of the application-complaint if there are evidences that the transaction has been made without the identification of the Customer or the use of Customer's Identification Data, the Customer is not at fault for the transaction, the transaction has not been executed as a result of disclosure of the card, card data or Customer Identification data to third parties due to the Customer's deliberate or negligent actions, or as a result of other such kind of frauds.

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

- In case the card's mandatory requisites envisage the presence of Client's signature in the appropriate part of the card, the Customer must sign in the field of signature on the opposite side of the card while receiving it.
- 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. It is not allowed to give the Card and / or PIN code to third parties for the purpose of making payments.
- PIN code shall be kept secret and it is not allowed to disclose or make it accessible to third parties. Do not keep PIN code in a wallet. Only the customer should know PIN code. The cardholder is the only person who knows the PIN code.
- After memorizing PIN code written in the envelope we recommend you to destroy the envelope.
- While making transaction and entering the wrong PIN code for three (3) times successively, the card will be blocked, it may be confiscated as well and the customer won't be able to use the account until the latter applies to the Bank in written to unlock the card.
- In case of card loss or theft the customer must immediately inform the Bank by phone call (+37410530761 or +37496012816), based on which the Bank blocks the card account to ensure the safety of monetary funds available on the account. The card is unblocked upon the Customer's application.
- In case of card theft it is recommended to inform law enforcement bodies as well and submit the evidence to the bank which will serve as a base to provide law enforcement bodies with the information on attempts of illegal use of the card upon the latter's request.
- While entering PIN code in the presence of third parties or cameras the customer should be careful not to disclose the PIN code to third parties. In the evening hours it is preferable to use ATMs located in well-lighted and public places to avoid card theft. The customer should not provide third parties with PIN code or let them make transactions instead of him/her.
- 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 swallowed by the ATM.
- 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.
- In case of noticing additional devices, wires, adhesive tapes and other suspicious means attached to the ATM, its keyboard or card reading devices, the Customer should refuse to execute transactions immediately notifying the Bank thereof.
- It is recommended to make card purchases only from well-known and reliable trade outlets. The Customer should not send his/her card details (card number, expiry date, etc.) by e-mail to third parties.

- In trade outlets the Customer should show and give the card only to the cashier. While executing transaction the customer should keep the card within his/her eyeshot and should not allow the cashier take the card away from the service center.
- 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 the receipts 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.
- Do not enter the PIN code while making online purchases. It is necessary to keep all the documents and receipts connected with the internet 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 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.
- ArCa 3-D Secure, 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 ArCa, MasterCard and Visa cards, based on sending SMS messages to cardholder with a code for a single use. Every time cardholder make a transaction in trade outlets, using the aforementioned systems, he/she will receive SMS message with a code for one use only, which should be immediately entered in the appropriate place, otherwise the transactions will be declined. Moreover, 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.
- While using ATM situated in a closed area, the access of third parties should be banned. Card reader devices having access to ATMs and located in aforementioned areas, should not require cardholder's PIN code. If you accidentally enter the PIN on the mentioned device, you should immediately block the card and apply to the Bank.

- If the transaction is terminated by cardholder or an error occurs during termination, the cardholder must require to immediately destroy the cashier's copy of document in his/her presence. Cardholder's copy must be kept, which will allow to dispute the particular transaction in short term, in case of deceit by cashier, and unfreeze cardholder's money related to terminated transaction.
- If you return purchase, paid by card, require and keep the appropriate document from the outlet. The document must contain all the details on terminated transaction (card number, initial date of transaction, verification code, returned cash).

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	STANDARD	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 cards	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 terminals, Cash-In/Out terminal/converter and Cash-out converters
3/1 Aram str, Yerevan,	Amiryan 23/1 , Yerevan, (Head Office)	16 Tigran Mets Ave, Yerevan
Amiryan 23/1 , Yerevan,	28 Garegin Nzhdeh Street , Yerevan, RA ("SHENGAVIT " BRANCH)	3/1 Aram str, Yerevan, RA
2 Kasyan Street , Yerevan,	22 Abovyan str., Yerevan, RA "SPANDARYAN" BRANCH)	14 Titogradyan str., Yerevan
28 Garegin Nzhdeh Street,Yerevan,	14/15 Nansen str., Yerevan, ("KHORHRDAYIN" BRANCH)	Amiryan 23/1 , Yerevan
33 Khorenatsi Street, Yerevan,	57 Komitas str., Yerevan, ("ARABKIR" BRANCH)	11/1 Smbat Zoravar str, Yerevan,
42 a Mashtots st. , Yerevan,	24 Artsakh Str, Yerevan ("EREBOUNI" BRANCH)	86/2 Artashesyan ave., Yerevan
78 Baghramyan, Yerevan,	12 Isahakyan Str., Yerevan ("MYASNIKYAN " BRANCH)	5 Mazmanyan str., Yerevan
25-27 Tigran Mets Ave , Yerevan,	Mazmanyan Str., Government Building 5 , Yerevan, ("SHAHOUMYAN" BRANCH)	49 Tigran Mets, Yerevan
16 Tigran Mets, Yerevan,	23a Sebastia Str,Yerevan ("METAX" BRANCH)	57 Komitas, Yerevan
Karmir banakayinner 6 N 10, v. Balahovit ,	49 and 49 Bld. 1, Tigran Mets Str, Yerevan "TIGRAN METS" BRANCH)	28 Garegin Nzhdeh, Yerevan
24 Azatutyan Avenue, Yerevan, RA	3 and 5 Arami Str, Yerevan "KENTRON" BRANCH)	14/15 Nor Nork 1 st block, Yerevan
23/6, Margaryan str., Yerevan, RA	14 Titogradyan Str., Yerevan, ("EREBOUNI-1 " BRANCH)	135 Atarbekyan str., c. Artashat
48/1 Nalbandyan str. , Yerevan, RA	21 Paronyan Str.,Yerevan ("NAIRI MEDICAL CENTER" BRANCH)	3,5 Aram str., Yerevan
2/8 Artsakh Avenue, Yerevan, RA	6 Margaryan Str, Yerevan("AJAPNYAK" BRANCH)	12 Isahakyan str., Yerevan
16 Tigran Mets, Ayrarat 2, Yerevan, RA	238 Norki Ayginer str.Nork-Marash dis., Yerevan ("NORK-MARASH" BRANCH)	24 Artsakh str., Yerevan

11 A. Manukyan str., Yerevan	16 Tigran Mets Avenue, Yerevan ("ROSSIA" BRANCH)	25-27 Tigran Mets str., Yerevan
6/2 Margaryan str, Yerevan	11/1 and 11/2 Davit Anhakht Str. Yerevan ("ZEYTUN" BRANCH)	48/1 Nalbandyan 48/1, Yerevan
23 Sebastia, Yerevan,	N 2, Nubarashen str. 7, Yerevan, (<<NUBARASHEN>>) BARNCH	23/1 Amiryan str., Yerevan
8 Jivani Street, Armavir,	25/27, Tigran Mets ave., Yerevan ("SARAJOV" BRANCH)	23 a Sebastia, Yerevan
N. Ashtaraketsu Square 6, Ashtarak	244 Abovyan, Gyumri, (<<GYUMRI>> BRANCH)	22 Abovyan str., Yerevan
5 V. Sargsyan str., Yerevan	59 Tigran Mets ave., Vanadzor, ("VANADZOR" BRANCH)	37 area, 32 bld., Tumanyan str., Yerevan
3rd block, 25/1 Davtashen, Yerevan,	1 International, bld. 29-32 city of Abovyan ("ABOVYAN" BRANCH)	8 Mashtots Avenue, Etchmiadzin,
59 Tigran Mets Street, Vanadzor,	135/2 Atarbekyan Str., Artashat, ("ARTASHAT" BRANCH)	28 Garegin Nzhdeh str., Yerevan
9-4 Khaghaghutyan str., Gyumri,	8 Jivanu str., city of Armavir, RA a. ("ARMAVIR" BRANCH)	238 Nork-Marash, Nork gardens, Yerevan, RA
57 Komitas Avenue, Yerevan, RA	Constitution square, 2/3 Kentron dis., Hrazdan, RA ("HRAZDAN" BRANCH)	224 Abovyan str, c. Gyumri
42 Andranik Street, SWD, Yerevan,	8 Mashtots Str., Etchmiadzin, RA ("ETCHMIADZIN" BRANCH)	8 Jivani Street, Armavir,
22/12/1 bld., Hanrapetutyan avn. Abovyan,	141-3 Nairyan Str., Sevan ("SEVAN" BRANCH)	44/2 T. Petrosyan Street, Yerevan, RA
4/1 Mashtots Street, Goris,	44 Tumanyan str., city of Alaverdi, ("TUMANYAN" BRANCH)	80/8,1 Hatis str., city of Abovyan
141 Nairyan Street, Sevan ,	6 Nerses Ashtaraketsu square, Ashtarak, ("ASHTARAK" BRANCH)	10/1 Andranik str., Yerevan
23/1 Amiryan Street , Yerevan, (2 nd)	10a Yerevanyan str., Yeghvard, RA ("NAIRI" BRANCH)	3/47 Komitas str., Yerevan
7 V. Sargsyan Street , Yerevan	2 G. Nzhdeh Str. City of Martuni ("MARTUNI" BRANCH)	6 Margaryan Street, Yerevan, RA

140 Z. Andranik, Hrazdan	5 Shahumyan str., Spitak, ("SPITAK" BRANCH)	11/1, Davit Anhakht Str. Yerevan
1b Ankaxutyan street, Ijevan	4/1 Mashtots ave., Goris, RA ("GORIS" BRANCH)	7/2 Nubarashen, Yerevan
14 Titogradyan Street, Yerevan,	9/19 Azatamartikneri Str., city of Stepanakert, Artsakh ("ARTSAKH" BRANCH)	3 Dro str., Yerevan
49 Tigran Mets avenue, Yerevan,	58 Shahumyan str. Ararat, ("ARARAT" BRANCH)	11/1 Smbat Zoravar str., Yerevan
6 Margaryan Street, Yerevan,	1B, Ankakhutyan str., Ijevan, RA ("IJEVAN" BRANCH)	8 Mashtots str., c. Etchmiadzin
58a 23 Ogostosi Street, Artashat	M. Xorenatsi str., 58 district, area 8, Bld. 8, city of Gyumri ("SHIRAK" BRANCH)	2/3, Constitution square, c. Hrazdan
5/11 Mazmanyanyan, Yerevan,	18 Narekatsi str., Yeghegnadzor, ("YEGHEGNADZOR" BRANCH)	140 Z. Andranik ave., Hrazdan city
11 Nubarashen street, Building 15, Yerevan,	Central square nb 10, Gavar ("GAVAR" BRANCH)	141 Nairyan str., c. Sevan
24 Artsakh , Yerevan,	140 Z. Andranik, Hrazdan, (<<HRAZDAN-MICRO>> BRANCH)	Central square nb 10, Gavar
5 A. Manukyan, Spitak,	48/1 Nalbandyan str., Yerevan, RA ("SAKHAROV" BRANCH)	2 G. Nzhdeh, c. Martuni
7 Kahoyan Street, Alaverdi,	Dro Str. 3, Yerevan, RA (<<DAVID ANHAGHT>> BRANCH)	58 Shahumyan Str., c. Ararat
2 Garegin Nzhdeh Street, Martuni	3-47 Komitas ave., Yerevan, RA ("KOMITAS" BRANCH)	29/7,4,29/1 Shahumyan , Kapan city
58 Shahumyan Street, Ararat ,	1, 80/8 Hatis str., city of Abovyan ("KOTAYK" BRANCH)	18 Narekatsi Street, Yeghegnadzor
24/1 Arshakunyats, Yerevan,	29/1, 4, 29/7 Shahumyan, city of Kapan, ("KAPAN" BRANCH)	5 Shahumyan str., Spitak
7 Nersisyan Str., Yerevan,	44/2 T. Petrosyan Street, Yerevan, RA ("DAVTASHEN" BRANCH)	59 Tigran Mets, c. Vanadzor
12 Isahakyan str., Yerevan,	Area 37, 32 bld. Tumanyan str. , Yerevan ("NANO" BRANCH)	7 Kakhoyan, c. Alaverdi
129/1 Sebastia Street , Yerevan,	10/1 Andranik, Yerevan, RA	6 N. Ashtaraketsu square, c. Ashtarak

	a. (“MALATIA” BRANCH)	
17 Bagratunyac str., Yerevan,	127/21 Arshakunyants str., Yerevan (“NORAGAVIT” BRANCH)	9/19 Azatamartikneri Street, Stepanakert, Artsakh Republic
18 Narekatsi Street, Yeghegnadzor,	Isakov str. 10, Yerevan (<<ARARATYAN>> branch)	4/1 Mashtots str., c. Goris
21 Papazyan Street, Yerevan	M. Khudiyakov 177/7, Yerevan (<<AVAN>> branch)	2/3 P. Sevak, Gyumri
10a Yerevanyan Street, Yeghvard city	16/4 Tigran Mets Av., Yerevan, RA (<<ROSSIA-1>> BRANCH)	29-32 area, 1 International, Abovyan city
21 Paronyan Street, Yerevan,	86/2 Artashesyan, Yerevan, RA (<<ARTASHISYAN BRANCH>>)	1b Ankaxutyan street, Ijevan
4 Northern avenue, Yerevan,		10a Yerevanyan str., Yeghvard
129/10 Z. Sarkavag Street, Yerevan,		244 Abovyan, c. Gyumri
Kentron, Administrative building, Hrazdan,		9/19 Azatamartikneri Street, Stepanakert, Artsakh Republic
N 10 Central Square, Gavar, RA		Khudiyakov str. 177/7 , Yerevan
3 Area, 2 P. Sevak Street, Gyumri,		21 Paronyan Str., Yerevan
20 Orbeli Brothers Street, Tsaghkadzor,		135/3 Atabekyan, Artashat
24d Baghramyan Str., Yerevan		2 G. Nzhdeh, Martni
44/2 T. Petrosyan, Yerevan		2/3 P. Sevak, Gyumri
238 Nork Ayginer, Nork- Marash, Yerevan		10 Gyurjan, yerevan
4/5 Yerevanyan Street, Hrazdan,		30/1 bld., M. Khorenatsi, Yerevan
9/19 Azatamartikneri Street, Stepanakert, Artsakh		Tandzaghybur 2, 4/1, Tsaghkadzor
Fanarjyan 76 Street, Yerevan,		10 Marzpetuni str., c. Garni
49/50 G. Nzhdeh Steet, Gyumri 3		Building 5, Verin Ptghni
244 Abovyan, Gyumri		17 Buzand str., Yerevan
8 Mashtots str., c. Etchmiadzin		Tandzaghybur 2, 4/1, c. Tsaghkadzor
31 Masis str., Yerevan		45 Vazgen I str., c. Etchmiadzin
18/5 Erebuni Street, Yerevan,		11/1 Smbat Zoravar, Yerevan
53 Mashtots Avenue, Yerevan,		13/3 bld., Shiraz str., Yerevan
88/2 Artashesyan, Yerevan,		166/44,45, Nairyan str., c. Sevan
2/1 Proshyan Street, Yerevan, RA		48/1 Nalbandyan str., Yerevan

11/3 Gyurjyan Street, Yerevan		69/5, Arshakunyats str., Yerevan
11/1 S. Zoravar Street, Yerevan		6/4 B. Muradyan , Yerevan
3 Dro, Yerevan, RA		21 bld., G. Nzhdeh str., Yerevan
11/1 Shinararneri Street, Yerevan		16, M. Khorenatsi str., Etchmiadzin
80/8, 1 Hatis Street, Abovyan		116 A. Khachatryan, c. Artashat
55/15 Tsarav Aghbyur Street, Yerevan		0 Mashtots str., Etchmiadzin
53 Myasnikyan Street, Dilijan		23 Ogostosi str., c. Abovyan
29/1, 4, 29/7 Shahumyan str., Kapan		1-10-1 Tumanyan, c. Vanadzor
113/1 Yerevanyan Str., Vanadzor		
Area 37, Bld. 32, Tumanyan str., Yerevan		
4 Mikoyan str., Yerevan		
51 P. Sevak Str., Yerevan		
29-32, International 1, city Abovyan,		
40 M. Baghramyan, Yerevan		
10/1 Andranik Str., Yerevan		
20 G. Hovsepyan, Yerevan		
0 Mashtots str., Etchmiadzin		
3/42 Amiryan, Yerevan,		
116 A. Khachatryan, Artashat,		
2/7 H. avetisyan, Yerevan		
18 L. Khechoyan, Hrazdan,		
1/68 building, Shirak str., Yerevan		
177/7 M. Khudyakov, Yerevan		
122 building, G. Chaush district, Proshyan community, Kotayk		
135/3 Atarbekyan, Artashat,		
86/2 Artashesyan, Yerevan,		
25/5 Nazarbekyan, Yerevan		
14/15 Nansen str., Yerevan		

26/1, Davtashen 4 th block, Yerevan		