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of ARMECONOMBANK OJSC Executive Board

Acting Chairman of the Executive Board

A. Arakelyan

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The terms mentioned in the bulletin may have changed, for details: Phone - (37410) 8686, +374 (10) 51-09-10 (9105) -Bank directory



INFORMATION BULLETIN OF PAYMENT CARDS AND CARD ACCOUNT

YEREVAN 2023

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 $\textbf{I.} \ This information \ bulletin \ regulates \ the \ terms \ of \ provision \ and \ maintenance \ of \ payment \ cards \ issued \ by \ the \ Bank.$

II. <u>Payment card:</u> The magnetic, chip, hybrid (combined) or digitized (tokenized) card of the Bank which, in compliance with the rules of the payment and settlement systems, enables the cardholder to execute transactions, cashless payments, receive funds from his/her account or deposit amounts to the card account within the period of its validity.

<u>Additional card:</u> a card of the same/other payment system attached to the existing card account issued for the same client.

Attached card: a card attached to the acting card account provided to the person specified by the client.

III. 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. The card is activated within one banking day, if the card is provided without PIN code, the one-time password for the activation of the PIN code is provided to the client via SMS by entering which into the relevant field of the ATM the client activates both the card and selects a new PIN at the same time.

IV. The bank issues both debit and payment cards, particularly:

a) Debit - ArCa social

b) Settlement - ArCa CLASSIC, ArCa CLASSIC MIR, ArCa BUSINESS, MASTERCARD GOLD, MASTERCARD STANDARD, MasterCard ARMEC'S GOLD, MasterCard ARMEC'S STANDARD, VISA INFINITE, VISA PLATINUM, VISA GOLD, VISA BUSINESS, VISA CLASSIC, moreover, legal entities and private entrepreneurs are provided only with ArCa BUSINESS or VISA BUSINESS cards.

V. Transactions executed in a currency different from the currency of the card account are calculated in the rates defined by the Bank for the sale and purchase of the appropriate currency as of the date of the transaction, due to which the Bank shall not bear any responsibility for the differences in the transaction amount.

VI. Obligations and rights of the bank

The bank undertakes to:

- Ensure Card service according to the rules adopted by respective payment systems for the given card types
- Provide the cardholder with account statements in the order and cases prescribed by the Terms and Conditions.
- Block the card after the notification of card loss or theft from the client.
- Keep banking secrecy regarding the cardholder in the manner perscribed by RA Legislation and agreement. The Bank is eligible to:
- Reject card transactions, if the requested amount exceeds the Payment limit on the Card.
- Apply restrictions on account funds based on judgments, enforcement and decisions of tax authorities in the cases and manner prescribed by the RA legislation.
- · Charge the fees set by the tariffs from the card account in an unaccepted manner, offset receivables, credit and other monetary liabilities to the Bank.

VII. The rights and responsibilities of the client

The client is obliged to:

· Pay all fees and penalties related to service of the Card and card account set by the Tariffs.

- Return the card to the Bank within 5 business days in case of card termination. Should the cardholder fail to return the card after submitting an application on the closure of the account, the latter bears the risk of false transactions made by the card as well as must compensate the card in international Stop List at fees set by the Bank's tariffs.
- · In case of loss of the card or attached cards and/or in case the PIN code becoming available to third parties or in case of having such suspicions immediately notify the Bank thereon for blocking the card.
- Submit an identity document at the request of the servicing employee while executing transactions.
 Not to pass the card or attached cards and the PIN code to third parties.
- · Notify the Bank about the changes in identity document, phone number, place of work, residence and other information previously provided to the Bank within 3 business days.
- · Pay special (preferential) tariffs agreed between the Bank and the partner organization unless otherwise agreed, if there are special (preferential) tariffs for the card (those cards that are issued and serviced through a partnership with the Bank for salary, scholarship or other payments)in the event of termination of the Bank's partnership with that entity or the receipt of card payments from the customer's partner organization are terminated, preferential Tariffs are terminated and the Customer is obliged to pay in accordance with the Tariffs. The client has a right to:

- Get cash from ATMs and cash points or make non-cash payments within payment limits of his/her card account or other operations offered by the Bank.
- Get more than one card, attached cards submitting an application to the Bank and paying fees set forth by the Tariffs.
- Order and receive a new card/ attached cards instead of expired, damaged, lost ones.
- Credit amounts to his/her card account both cash and cashless
- Receive account statements in the order, cases and periodicity set forth by the Terms.

ATTENTION! YOU HAVE A RIGHT TO COMMUNICATE WITH THE FINANCIAL INSTITUTION THROUGH THE MEANS OF COMMUNICATION YOU PREFER. BY MAIL OR ELECTRONICALLY, RECEIVING INFORMATION ELECTRONICALLY IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, ELIMINATES THE RISK OF LOSING PAPER INFORMATION AND ENSURES PRIVACY.

- · Receive short message (SMS) on each transaction executed through the card account, in case of using that service.
- · Appeal card transactions in the manner and within the timeframe set forth in the

- The Bank bears responsibility towards the Client for the Bank's publication of the client's bank secrecy in violation of the RA legislation in the manner and to the extent defined by the RA legislation.
 The Bank does not bear a responsibility for losses caused to the clients' card account due to withdrawal of funds without the latter's order, if these funds were withdrawn by the identified Client or his representative or as a result of the use of the Client's identification data, as well as in other cases defined by RA legislation or the Terms.
- The Bank does not bear responsibility for the losses caused to the Customer's card account due to withdrawal of funds without the latter's order, if those funds were withdrawn as a result of the Client's intention or carelessness, as a result of the Client's identification data becoming known and used by third parties as a result of fraud or any other form of falsification.
- The Bank does not bear responsibility 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 as a result of the card not being blocked by the Bank after the Customer's notification of the Bank on Card loss or theft.

IX. Terms and conditions of card blocking, unblocking

- The Bank blocks the card if the customer is informed about the loss or theft of the card/PIN code/ and after discovering the transactions made with the card not performed by Cardholder.
- The Bank also blocks the card in cases of non-fulfillment of the Client's obligations towards the Bank, restrictions applied to the Account according to RA legislation and Terms.
- The Bank unblocks the card after the grounds for blocking are removed, within one banking day after the Client applies to the Bank for unblocking and pays the fees set for unblocking with Tariffs.
- The card may be blocked by the bank in case when suspicious transactions have been made with the card and the contact with the customer cannot be made. In the event that, in accordance with the rules of payment settlement organizations, transactions with lower limits are carried out with the card and there is no possibility to contact the customer, the Bank's employees are authorized to enter the said cards into the international STOP LIST and charge commission fees determined by the Bank's tariffs and rates from the customer's card account or other accounts.
- · If the payment card has an unpaid annual service fee/and/or receivables for three months or more, the Bank has the right to close /block/ the card without notifying the customer, after which it can be reopened /unblocked/ only after the above-mentioned debts have been repaid.
- The bank may refuse to unblock the card, if the blocking of the card is the result of restrictions placed on the card or card account in accordance with the law, the fee set for unblocking the card has not been paid, or the unblocking of the card may lead to financial losses that cannot be covered by the funds available on the given card account.

X. Procedure and deadlines for customer's appeal of card operation

- The customer can appeal transactions made on the Card account or specific transaction by submitting an application to the Bank or submit complaint defined by the Bank/hereinafter: Complaint/
- · Upon acceptance of the complaint submitted by the client, the Client is provided with a certificate of receipt or a copy of the complaint with the signature of the Bank employee on receipt of the complaint.
- The Bank discusses the complaint and provides an answer within 10 working days after the Complaint is received at the Bank.
 If the Customer submits the complaint within 15 days of receiving the statement/notifying about the appealable transaction, the Bank may satisfy the Customer's complaint within 90 days of receiving the Customer's complaint if there is evidence that the transaction was made without the use of the Customer's identification or identification data, the Customer's fault is not available in it, including the fact that the transaction was not executed as a result of the Client's intention or carelessness, fraud or any other form of falsification, as a result of the Card, Card data or Client identification data becoming available to third parties.

XI. Order, conditions and terms of card re-issuance

- The Bank reissues the card without the cardholder's additional application within 15 days before the expiry of the card unless:
- The client could not be contacted until then.
- · 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 account(not to reissue the card),
- No transactions has been made for 365 days preceding the end of the validity period of the card with account and the account balance is less than AMD 50,000 or equivalent foreign currency,
- · The client has unfulfilled obligations towards the Bank.

XII. 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 stored away from moisture, at room temperature, preventing mechanical, bending or other damage of the card.
- · The Card must be kept inaccessible for third parties. It is not allowed to give or hand over the Card to third parties for the purpose of making payments.
- The PIN code of the card shall be kept secret and it is not allowed to disclose or make it accessible to third parties or keep the PIN code in the wallet or keep it in the latter in the paper form, because only the client should know
- After memorizing PIN code written in the envelope it is recommended to destroy for not becoming available to third parties.

- · While entering the wrong PIN code for 3 times, the card is blocked. It may be confiscated and the customer won't be able to use the account until the latter applies to the Bank in writing and unblocks the card.
- In case of card loss, 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 Positive funds available on the account and the unblocking of the card is made upon the Customer's application.
- In case of card theft the Customer recommended to inform law enforcement bodies as well and submit the evidence to the bank to provide law enforcement bodies with the information on attempts of illegal use of the card upon the latters' 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 recommended to use ATMs located in well-lighted public places to avoid card thefts and robberries. The customer should not let the third parties to make transactions instead of him/her and/or collect PIN.
- The customer should be careful and not forget to take the money and the card from an ATM. In case of not taking the card, a signal may sound and a few seconds later the card may be swallowed by the ATM.
- In case of confiscation of the card, the customer shall apply to the Bank to get it back. The bank provides the payment card to the Customer within 10 business days.
- The client should be careful to the surrondings of the ATM 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 and immediately notify the Bank thereon.
- It is recommended to make card purchases only from well-known and reliable trade outlets, the card details should not be sent for making purchases (card number, expiry date, etc.) to third parties by e-mail.
- In trade outlets the Client should show and give the card only to the cashier and only in case when he/she is really going to make a purchase. While executing transaction the customer should not keep the card within his/her eyeshot and should not allow the cashier or other employee to take the card away from the service area.
- While making transactions via electronic terminals in trade and service outlets 2copies of receipts are printed, and by the cashier's request one of these receipts must be signed by the Customer. In some outlets transactions are made via manual printers and the necessary data are filled in by a cashier by hand. In this case the document is made in 3 copies. Before signing the document, the customer must be sure that the amount of money from the purchase, received service or the value of cash amount, coincides with the amount indicated on the receipt. One should never sign the document, if the amount part is not filled.
- · The client is recommended to take his/her copies of receipts of his/her transactions and keep them.
- Do not enter, collect the PIN code while making online purchases and it is necessary to keep all the information regarding the purchases. To be sure that the information about the card is encrypted, it is necessary to make sure that 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.
- Beware of messages received by E-mail address, which contain attached files or unknown Web Page addresses. It is possible to receive computer viruses, other malicious programs which can endanger the revelation of important or secret information.
- It is necessary to install anti-virus and anti-hacker programs on the computer, update their databases on time and carry out the installation of periodic updates of other available programs on the computer.
- You should not respond to such requests by e-mail that refer to the client's personal data. If a bank password (not to be confused with a PIN), passport number or other similar information is requested by phone or other means of communication, it is necessary to answer only after gaining full confidence in the legitimacy of the request.
- It is necessary to beware of such addresses that look like fake, but legitimate companies' Web pages or e-mails, which may actually lead to a fraudulent address.
- To close a Web page correctly, it is often not enough to just close the browser window, but you must follow the appropriate instructions to leave the given page, otherwise another person may have the opportunity to access it after the client
- It is necessary to avoid performing financial operations at common use points providing Internet services(Internet cafes, etc.). Special programs may be installed in them which can record all actions of the client and reveal the data that will be collected through computer keyboard.
- ArCa 3-D Secure, MasterCard® SecureCode™ and Verified by Visa® (VbV) systems operate in order to increase the security of card operations in Internet trading points, which provide a modern level of security for operations performed with ArCa, MasterCard and Visa cards in trading points that are members of these systems: based on one-time passwords sent to the customer via SMS messages. At the trading points that are members of the mentioned systems, for each operation, a one-time password will be sent to the customer's mobile phone at the customer's request, which must be entered immediately in the special field for confirmation of the operation, otherwise the operation will be rejected. Moreover, the client must not disclose the password to other persons, and in case of the absence of a mobile phone number or its change, he/she must inform the Bank about it personally, and in exceptional cases, with the Bank's agreement, also through other means of communication based on a written application submitted to the Bank.
- When using an ATM located in a closed area, you should not allow access to unknown persons. Card-reading devices allowing access to the ATM located in the specified area should not require entering a PIN. In case of accidentally entering the PIN in the specified device, it is necessary to immediately block the card and apply to the Bank.
- The cardholder must immediately destroy the seller's copy of the document regarding the wrongly formulated or refused transaction in his/her presence and take the customer's copy with him. This will allow to faster unfreeze the client's funds for the refused transaction, and in the case of fraud by the seller, to appeal the operation in the shortest possible time.
- In case of a return of a product paid by card, an appropriate document must be requested and kept from the point of sale, which should contain the data of the cancelled transaction(card number, date of initial operation, certification code, amount to be refunded).

XIII. Card account closing terms and conditions

- The account is closed any time at the customer's application.
- ${\boldsymbol{\cdot}}$ The account may be closed by the Bank in 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 from the date of the bank's notice;
- in case of absence of operations with the given account within a year,
- In case of closing the account, the balance of the funds available on the account shall be given to the customer or transferred to another account upon his/her instruction, not later than within seven days after receiving the relevant written application of the client.

XIV. Annual interest rate is calculated for funds available on card accounts. assuming a year of 365 days for calculations.

In case of annual nominal interest rate:

GURU (including DIGITAL) from AMD 100,001 and more of the account balance in the payment card in AMD currency: 4%,

In case of VISA ARMECONOMBANK & TELLCELL Co-branded payment card accounts in AMD:3% of the case of VISA ARMECONOMBANK and the case of VISA ARMECONOMBANK are called a case of VISA ARMECONOMBANK. TELLCELL Co-branded payment card accounts in AMD:3% of the case of VISA ARMECONOMBANK are card accounts in AMD:3% of the case of VISA ARMECONOMBANK. The case of VISA ARMECONOMBANK are card accounts in AMD:3% of the case of VISA ARMECONOMBANK are card accounts in AMD:3% of the case of VISA ARMECONOMBANK. The case of VISA ARMECONOMBANK are card accounts in AMD:3% of the case of VISA ARMECONOMBANK are card accounts in AMD:3% of the case of VISA ARMECONOMBANK. The case of the case o

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rest of all payment cards, as well as VISA GURU (including DIGITAL) payment card account balance from 0 to AMD 100.000:0% In case of annual interest rate:

VISA GURU (including DIGITAL) payment card accounts from AMD 100,000 and more: 4%

- 3.03% for VISA ARMECONOMBANK & TELCELL co-branded payment card accounts in AMD ,

For the rest of all payment cards, as well as VISA GURU (including DIGITAL) payment card account balance from 0 to AMD 100.000:0%

The interests are calculated on average daily basis of funds available in the card account and are paid on the first working day following the reporting month. Moreover:

- If the oth, - the

card account has been opened and/or the funds on the account have been generated during the reporting month, the calculation of daily average interests is carried out by calculating the calendar days of the reporting month,

- If the card account has been closed during the reporting month no interests are calculated for that month,

annual interest rate being calculated on the positive balance of card account is calculated till the end of term of activity of the payment card.

*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)-1

where:

APY - annual percentage yield

- r annual simple interest rate
- n periodicity of interest capitalization in a year

XV. Interests on card account balances are capitalized each month.

Interests are accrued on the balance of the amount in the card account, as well as on the balance of the added amount and capitalized interest on a daily basis.

The bank has the right to change the amount of interest paid for positive funds in the card account, unless otherwise stipulated in the contract.

XVI. In case of disputes arising from the agreement, the cardholder applies to the bank in written and the cardholder is given an answer to the application within 10 working days. In case of disagreement with the answer, the cardholder has a right to apply to the court or the Financial System Mediator in accordance with the law.

XVII. There is no limit of the minimum initial amount for apening accounts with cards. Interests paid on card accounts are subject to taxation in the amount determined by the RA Law on Income Tax

XVIII. To open a card account, the client submits to the bank the documents provided for in the Information Bulletin of Account opening, maintenance and other services.

XIX. The bank provides the cardholder with a statement on his card account at least every thirty days, except for the case when the account was not debited or credited during the reporting period,

XX. In case of card loss/or theft, the client immediately informs the ArCa processing center at 59-22-22 or the bank to block the card, and then applies to the bank to get a new card.

XXI. In case of non-resolution of disputed issues between the client and the bank as a result of negotiation, the client may apply to the Financial Systems Mediator or to the court in accordance with the law.

XXII. The rights of the account holder to manage the account and the positive funds in it may be limited in the cases provided by the law, by imposing a ban(barrage) on the account or stopping operations on the account based on the decision (documentary or electronic) of the court, tax authorities or other bodies ensuring the enforcement of judicial acts.

XXIII. Without the customer's order, the positive funds in the account can be written off in cases defined by law, based on court rulings, decisions of bodies ensuring tax enforcement(document or electronic), or in cases stipulated by the agreement between the Bank and the client.

XXIV. The deposits are guaranteed in accordance with the RA law "on guaranteeing the banking deposits of individuals".

- \cdot In the case of deposits in Armenian drams, up to 16.0 million drams,
- · in the case of foreign currency deposits, up to 7.0 million rami,
- In the case of AMD and foreign currency deposits, if the dram deposit is greater than 7.0 million drams, only the dram deposit is guaranteed, up to 16.0 million drams.
- In the case of AMD and foreign currency deposits, if the Cash deposit is less than AMD 7.0 million, then the Cash deposit is guaranteed in full and the foreign currency deposit is guaranteed in the amount of the difference between AMD 7.0 million and the paid Cash deposit.

XXV. A list of the Bank's ATMs, Cash Dispensing POS Terminals and Cash-In Terminals, Cash In/Out Terminals/Converters and Cash-Out Converters is presented in Appendix 1.

XXVI. All the cards issued except for ArCa Social, MasterCard ARMEC's Standard, VISA Digital, VISA GURU Digital and VISA TELCELL Digital card typescan be replaced (reissued) by other card type, in case of which the card provision and service terms set fot the card by this bulletin are applied for preferred card type

			fs and Rates			
		1	ARCA ¹			
1.ArCa cards	Currency	CLASSIC ²	CLASSIC MIR	BUSINESS	SOCIAL ³	GIFT ²⁸
1.1Validity period	USD EUR RUB	5 years	3 years	5 years	5 years	
1.2 Issuance of cards	USD EUR RUB	0	0	0	- - -	AMD 3000 - - -
1.3 Provision of attached, additional cards	AMD USD EUR RUB		0	0	- - -	- - -
1.4 Card account opening	AMD USD EUR RUB	0 ⁴ -	0 4	0 5	- - -	- - -
1.5 Card account management	USD EUR RUB	- -	0	0	- - -	- - -
1.6 Annual service fee	USD EUR RUB	AMD 2,500 ⁶ annually or	AMD 3,000 annually or AMD 400 monthly	AMD 8,000 ²⁷	- - -	- - -
1.7Annual service fee of an attached, additional card	AMD USD EUR RUB	AMD 2,500	AMD 3,000	AMD 8,000 ²⁷	-	-
1.8 Cash disbursement at ARMECONOMBANK OJSC encashment points(ATM) in AMD only ²⁹	AMD USD EUR RUB	0%7	0%7	0.50%	0% - - -	1%, min AMD 1000
1.9 Cash disbursement at ARMECONOMBANK OJSC encashment points in AMD and foreign currency (POS terminal) ²⁹	AMD USD EUR RUB	0% ⁷ 2% min AMD 1000 - -	0% ⁷ 2% min AMD 1000 1.5%, min AMD 1000 1%, min AMD 1000	0.50% 2% min AMD 1000 1.5%, min AMD 1000 1%, min AMD 1000	0%	
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1.19 Amount of encashment transactions per day USD 10 times 10 time			-	1		-	-
USD Amount of encashment transactions per day EIR	charge)		-			- 10 times	10 times
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RUB	1.19 Amount of encashment transactions per day		-	10 times	10 times		
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1.22 Increase in the limit of encashment or total transactions per day Control Co	•		-			=	-
1.22 Increase in the limit of encashment or total transactions per day			AMD 1.000			AMD 1,000	-
RUB				AMD 1,000	AMD 1,000		
AMD AMD 5,000	per day		-				-
1.23 Increase in the limit on the number of encashment or total transactions for entire period of validity of the card RUB						AMD 5 000	AMD 5 000
EUR	1.23 Increase in the limit on the number of encashment or		AMD 5,000	AAAD F CCC	A + 4 D = 000	- 1910 3,000	
AMD	total transactions for entire period of validity of the card			AMD 5,000	AMD 5,000	<u> </u>	
1.24 Transfer to another acting account of the same client in ARMECONOMBANK OJSC EUR -			-			-	
ARMECONOMBANK OJSC EUR	124 Torrescondentes and the second se		0%			0%	-
RUB				0%	0%	-	-
AMD			-	†		<u>-</u>	
1.25 card-to-card transfers to Bank's cards 10 USD			0.000/	İ		0.30%	
EUR 1.26 card-to-card transfers to member banks of the 'Armenian Card' system or non-member banks of the 'Armenian Card' system and to banking cards working with the Armenian Card system through H2H channel 10 EUR USD 0.50% EUR - RUB - AMD AMD 500° - - - AMD AMD 500° AMD 500° AMD 500° - - - - AMD AMD 500° AMD 500° - - - - - - - - - - - - -	1.25 card-to-card transfers to Bank's cards 10		0.30%	0.300%	0.300%	<u>-</u>	
AMD 0.50% USD 0.50% 0.50	1.25 card to card transiers to paire's cards to		-	0.50%	0.3070	-	-
1.26 card-to-card transfers to member banks of the 'Armenian Card' system or non-member banks of the 'Armenian Card' system and to banking cards working with the Armenian Card system through H2H channel 10 EUR AMD AMD 500° The tariff provided for in point 3 of Section III of the Information Bulletin for Account opening, maintenance and other services is applied BUB The tariff provided for in point 3 of Section III of the Information Bulletin for Account opening, maintenance and other services is applied AMD AMD 500° AMD 5		RUB	-			=	-
Armenian Card" system or non-member banks of the Armenian Card system and to banking cards working with the Armenian Card system through H2H channel 10 EUR AMD AMD 500° The tariff provided for in point 3 of Section III of the Information Bulletin for Account opening, maintenance and other services is applied BUB The tariff provided for in point 3 of Section III of the Information Bulletin for Account opening, maintenance and other services is applied AMD AMD 500°		AMD	0.50%			0.50%	-
Armenian Card" system or non-member banks of the Armenian Card system and to banking cards working with the Armenian Card system through H2H channel 10 EUR AMD AMD 500° The tariff provided for in point 3 of Section III of the Information Bulletin for Account opening, maintenance and other services is applied BUB The tariff provided for in point 3 of Section III of the Information Bulletin for Account opening, maintenance and other services is applied AMD AMD 500°	1.26 card-to-card transfers to member banks of the			†			
Armenian Card system through H2H channel 10 EUR - RUB - RUB - AMD AMD 500° AMD 500° AMD 500° AMD 500° RA banks('with AEB Mobile application-free of charge) L27 Transfers from card account in favor of clients of other RA banks('with AEB Mobile application-free of charge) RUB - The tariff provided for in point 3 of Section III of the Information Bulletin for Account opening. RUB - RUB - The tariff provided for in point 3 of Section III of the Information Bulletin for Account opening. RUB - RUB - AMD 500° AMD 500° - EUR - AMD 500° AMD 500° - - AMD 500° - AMD 500° - - - AMD 500° - - - AMD 500° - - - - AMD 500° - - - - - - - - - - - - -	"Armenian Card" system or non-member banks of the	USD	0.50%	0.500/	0.500/	-	-
RUB - AMD 500° AMD 500° AMD 500°		EIIB	=	0.30%	0.50%	=	_
AMD AMD 500° AMD 500° AMD 500° AMD 500° AMD 500° ADD 500°	the Armenian Card system through H2H channel ¹⁰	LUK	-	4		-	
AMD AMD 500° AMD 500° AMD 500° AMD 500° AMD 500° ADD 500°		RUB	-			-	-
1.27 Transfers from card account in favor of clients of other RA banks(*with AEB Mobile application-free of charge) 1.28 Transfers in favor of other clients of ARME CONOMBANK OJSC (*With AEB Mobile application-free for all ArCa type and currency cards) 1.29 Sending an SMS message 11 USD The tariff provided for in point 3 of Section III of the Information Bulletin for Account opening, maintenance and other services is applied			AMD 500*	AMD 500*	AMD 500*	AMD 500*	_
RAD banks(*with AEB Mobile application-free of charge) EUR RUB	1.27 Transfers from card account in favor of clients of other						
RUB	RA banks(*with AEB Mobile application-free of charge)		1				-
USD AMD 500* AMD 500* AMD 500*	· 	RUB	=	-	=	=	-
ARMECONOMBANK OJSC (*With AEB Mobile application free for all ArCa type and currency cards) AMD 500*	1.28 Transfers in favor of other clients of		AMD 500*			AMD 500*	
EUR - - - - - - - - -	ARMECONOMBANK OJSC (*With AEB Mobile application-			AMD 500*	AMD 500*	-	
AMD 20 AMD 20 AMD 20	free for all ArCa type and currency cards)		-	1		=	-
1.29 Sending an SMS message ¹¹ USD AMD 20 AMD 20			-			AMD 20	AMD 20
1.29 Sending an SMS message " EUR - AMD 20 AMD 20	1000 1: 010		AMD 20			-	
RUB	1.29 Sending an SMS message	EUR		AMD 20	AMD 20	<u> </u>	
		RUB	-]		=	-

1.33 Application for appell of transactions made at ATMs 1.33 Application for appell of transactions made with POS 1.34 Application for card transactions made with POS 1.35 Applications for card out and/or charge-law 1.35 Applications for card-out and/or charge-law 1.35 Applicati		AMD	AMD 5,000			AMD 5,000	=				
EUR	1 20 F	USD	AIVID 5,000	AMD 5 000	AMD 5 000 AMD 5 000		-				
1.33 Application for appeal of transactions made at ATMs (ISD SED (ISD EER CATHOIDERS) ¹³ 1.32 Appeal application for card transactions made with POS terminals (including virtual) at service points (for AEB Cardholders) ¹³ 1.32 Appeal applications for card transactions made with POS terminals (including virtual) at service points (for AEB Cardholders) ¹³ 1.33 Aceptane of applications for card out and/or charge cardholders) ¹⁴ 1.34 Making payments for electronic state non-cash promoting for electronic state non-cash payments, including goods sold at suctions of the CESA, at the service points of member banks of the ArCa system 1.35 Replenishment of card account with Cash-1a terminals located out of ARMECONOMBANK OISC EUR 1.36 Pephsiahment of card account with Cash-1a terminals located out of ARMECONOMBANK OISC EUR 1.37 Maximum amount of a single encashment transaction from ARMECONOMBANK OISC ATMs 1.38 Cash disbursement in abroad(in countries being a member of the MIR payment system) 1.39 Commission fee from transaction made through EUR 1.30 Commission fee from transaction made through EUR 1.31 Commission fee charged for making payments through PAYMENT.AEB.AM website 15 1.34 Commission fee charged for making payments through EUR 1.35 Replenation of the Status of the card with compulsory charge of the PIN Code 1.36 Commission fee from transaction made through EUR 1.30 Commission fee from transaction made through EUR 1.31 Commission fee from transaction made through EUR 1.32 Commission fee from transaction made through EUR 1.34 Commission fee charged for making payments through EUR 1.36 Commission fee charged for making payments through EUR 1.36 Commission fee charged for making payments through EUR 1.32 Commission fee charged for making payments through EUR 1.34 Commission fee charged for making payments through EUR 1.35 Commission fee charged for making payments through EUR 1.36 Commission fee charged for making payments through EUR 1.37 Commission fee charged for making payments thro	1.30 Emergency issuance of cards(reissuance)	EUR	-	AIVID 3,000	AIVID 3,000		=				
1.31 Application for graped of transactions made at ATMs (For AEB cardholders) ³ SUB		RUB	-				-				
SET											
AMD L32 Appeal application for card transactions made with POS USD EUR AMD 10,000 AMD 200 AMD 20		USD		AMD 5,000	AMD 5,000						
1.32 Appeal application for card transactions made with POS cardholden) ³³ 1.33 Acceptance of applications for calculation of the AMD 10,000 AMD 200 AMD	(for AEB cardholders)										
1.32 Appel application for card transactions made with POS CEVR			=			=	-				
terminals (including virtual) at service points (for AEB cardholers) ¹³ L33 Acceptance of applications for each-out and/or charge-toke of the states of the applications for electronic state non-coath payments, including goods old at auctions of the CESA, at the service points by early olders of ember banks of the ArCa system L34 Making payments for electronic state non-coath payments, including goods old at auctions of the CESA, at the service points of member banks of the ArCa system RUB L35 Replenishment of card account with Coath Interminals located out of ARMECONOMBANK OISC RUB L36 eplenishment of card account with Cash-Interminals located out of ARMECONOMBANK OISC BRANCHES ¹⁴ RUB L37 Maximum amount of a single encashment transaction from ARMECONOMBANK OISC BRANCHES ¹⁴ RUB L38 Cash disbursement in abroad(in countries being a member of the MIR payment system) L39 Commission fee from transaction made through Incocepay system L40 Replacement of the status of the card with compulsory change of the PIN code RUB L40 ROBAMD AMD 10,000 AMD 10,000 AMD 20,000 AMD 20,000 AMD 20,000 AMD 20,000 AMD 30,000 AMD 30,000 AMD 30,000 AMD 30,000 AMD 400,000	1.32 Appeal application for card transactions made with POS										
L 33 Acceptance of applications for eash-out and/or charge back of transactions made at AEB service points by cardiolates of other banks, if the appeal fee does not exceed AMD 10.000 L 34 Making payments for electronic state non-cash payments, including goods sold at auctions of the CESA, at the service points of member of acrd account with Cash-in terminals located out of ARMECONOMBANK OISC BUR AMD AMD AMD AMD AMD AMD AMD AM			AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000				
L33 Acceptance of applications for cash- out and/or charge back of transactions made at AEB service points by cardholders of other banks, if the appeal fee does not exceed AMD 10.000		EUR	•		·	·	,				
1.33 Acceptance of applications for cash-out and/or charge hack of transactions and ea AEB service points by mark holders of other banks, if the appeal fee does not exceed AMD 10.000 EUR	*	RUR	RUR								
1.33 Acceptance of applications for cash-out and/or charge hack of transactions and ea AEB service points by mark holders of other banks, if the appeal fee does not exceed AMD 10.000 EUR		AMD		•	•						
AMD 10,000 AMD 200											
AMD 10,000 RUR AMD 200 AMD 200		USD			AMD 5000						
RUR AMD 200 AMD 200 AMD 200 Companies for electronic state non-cash payments, including goods sold at auctions of the CESA, at the service points of member banks of the ArCa system RUB		EUR									
AMD AMD 200 1.34 Making payments for electronic state non-cash payments, including goods sold at auctions of the CESA, at the service points of member banks of the ArCa system 1.35 Replenishment of card account with Cash-In terminals located out of ARMECONOMBANK OJSC BRANCHES ¹⁴ 1.36 eplenishment of card account with Cash-In terminals located in ARMECONOMBANK OJSC BRANCHES ¹⁴ EUR 1.37 Maximum amount of a single encashment transaction from ARMECONOMBANK OJSC ATMs 1.38 Cash disbursement in abroad(in countries being a member of the MIR payment system) 1.39 Commission fee from transaction made through InecoPay system 1.40 Replacement of the satus of the card with compulsory change of the PIN code 1.41 Commission fee charged for making payments through PAYMENT, AEB, AM website 15 AMD AMD AMD AMD AMD AMD AMD AM	AMD 10.000	RUR									
1.34 Making payments for electronic state non-cash payments, including goods sold at auctions of the CESA, at the service points of member banks of the ArCa system RUB						AMD 200	_				
1.34 Making payments for electronic state non-cash payments, including goods sold at auctions of the CESA, at the service points of member banks of the ArCa system RUB			AMD 200								
AMD 200 AMD											
RUB		LUK	-	AMD 200	AMD 200	-					
1.35 Replenishment of card account with Cash-In terminals located out of ARMECONOMBANK OJSC EUR - - -	the service points of member banks of the ArCa system	RIIR	_			_	_				
1.35 Replenishment of card account with Cash-In terminals located out of ARMECONOMBANK OJSC EUR - AMD 0 - - -		ROD									
terminals located out of ARMECONOMBANK OJSC BRANCHES ¹⁴ RUB 1.36 eplenishment of card account with Cash-In terminals located in ARMECONOMBANK OJSC BRANCHES ¹⁴ LSD 0 0 0	125 Purkaikanan Carakanan ida Cak In	AMD	AMD 200			≡	=				
BRANCHES ¹⁴	_ *	USD	AMD 300	434TD 2000	434D 200	1	-				
RUB		EUR	-	AMD 300	AMD 300	П	-				
1.36 eplenishment of card account with Cash-In terminals located in ARMECONOMBANK OJSC BRANCHES ¹⁴ EUR	BRANCHES	RUB	-			-	-				
1.36 eplenishment of card account with Cash-In terminals located in ARMECONOMBANK OJSC BRANCHES ¹⁴ EUR			0			0	-				
Content in ARMECONOMBANK OJSC BRANCHES'* EUR - -				0	0		-				
AMD	located in ARMECONOMBANK OJSC BRANCHES14										
1.37 Maximum amount of a single encashment transaction from ARMECONOMBANK OJSC ATMs			-								
SUSD	1.37 Maximum amount of a single encashment transaction		AMD 400,000								
RUB				AMD 400,000	AMD400000						
AMD			=				-				
1.38 Cash disbursement in abroad(in countries being a member of the MIR payment system) EUR RUB 1.39 Commission fee from transaction made through InecoPay system EUR AMD USD EUR AMD 1.40 Replacement of the status of the card with compulsory change of the PIN code 1.41 Commission fee charged for making payments through PAYMENT.AEB.AM website 15 EUR AMD USD AMD USD EUR RUB AMD USD EUR AMD USD EUR RUB AMD USD EUR AMD O.30%			-				-				
EUR	1 20 Cook diskussement in absend/in acceptains being a										
RUB				2%, min AMD 3000							
1.39 Commission fee from transaction made through InecoPay system L40 Replacement of the status of the card with compulsory change of the PIN code AMD USD USD EUR AMD USD EUR AMD USD EUR AMD AMD 1.41 Commission fee charged for making payments through PAYMENT.AEB.AM website 15 EUR RUB AMD	memoer of the wife payment system)										
1.39 Commission fee from transaction made through InecoPay system EUR RUB 1.40 Replacement of the status of the card with compulsory change of the PIN code EUR RUB AMD USD AMD 1000 EUR RUB 1.41 Commission fee charged for making payments through PAYMENT.AEB.AM website 15 EUR RUB AMD USD AMD 0				l	l						
EUR RUB	1.39 Commission fee from transaction made through										
RUB				Al	MD 200						
1.40 Replacement of the status of the card with compulsory change of the PIN code	, ,										
Change of the PIN code											
RUB AMD - - - - - - - - -					AMD 1000						
AMD	change of the PIN code										
1.41 Commission fee charged for making payments through PAYMENT.AEB.AM website 15 USD 0.30% RUB - AMD -							_				
PAYMENT.AEB.AM website 15	1.41 Commission fee charged for making payments through		LIED								
RUB				(0.30%		_				
AMD -											
							-				
1.42 Commission ree charged for signing a Civi L agreement USD	1.42 Commission fee charged for signing a CMTL agreement	USD			2.500/		-				
through INSURANCE. AB. AM website 16 EUR				(J.5U%		-				
RUB -	=	RUB					-				

1 All ArCa type cards, except for the ArCa Classic MIR type card, are valid only in the territory of the Republic of Armenia, and the ArCa Classic MIR type cards are also valid in the countries being members of the NSPK MIR payment and settlement system.

- $2\ Previously\ issued\ ArCa\ GOLD\ PARADOX\ type\ cards\ are\ provided\ and\ serviced\ under\ the\ conditions\ set\ for\ ArCa\ Classic\ type\ cards\ ,\ except\ for\ Paradox \ are\ provided\ and\ serviced\ under\ the\ conditions\ set\ for\ ArCa\ Classic\ type\ cards\ ,\ except\ for\ paradox \ are\ provided\ and\ serviced\ under\ the\ conditions\ set\ for\ ArCa\ Classic\ type\ cards\ ,\ except\ for\ paradox \ are\ provided\ and\ serviced\ under\ the\ conditions\ set\ for\ ArCa\ Classic\ type\ cards\ ,\ except\ for\ paradox \ are\ provided\ and\ serviced\ under\ the\ paradox \ are\ par$
- annual maintenance fee: AMD 3500,
- Annual maintenance fee for the attached, additional card: $\ensuremath{\mathsf{AMD3500}}$
- The maximum amount of total encashment transactions allowed in one day: AMD 2,500,000

The payment card of ARCA AGRO type is issued for a period of 2 years, and the annual service fee is subject to payment by the Partner organization with the relevant contract. The card is provided to the client exclusively for the purpose of carrying out cashless transactions with the Bank's POS terminals installed in the Partner's outlets, the rest of the service conditions are in accordance with the current terms established for ArCa Classic card type.

- 3 Previously issued ArCa Pension type cards are provided and serviced with terms set for ArCa social type cards. No other card type is attached to ArCa social card type.
- $27 \ For customers having cooperation agreement with the Bank for POS and/or vPOS terminals, the ArCa BUSINESS card type (including attached cards) are provided with 50% discount condition on annual service fee.$
- 28 The gift card is provided with the possibility of a one-time deposit of money, a maximum of AMD 400,000.

		MasterCard			
2. MASTERCARD cards	Cuurency	GOLD	STANDART	MasterCard ARMEC's GOLD ^{17, 18, 23}	MasterCard ARMEC's STANDARD ^{17, 18, 23}
2.1 Validity period	USD EUR RUB	5 years	5 years	2 years	2 years
2.2 Provision of cards	AMD USD EUR RUB	0	0	0	0
2.3 Provision of attached, additional cards	AMD USD EUR	0	0	0	0
2.4 Card account opening	RUB AMD USD EUR RUB	0 4	0 4	0 4	0 4
2.5 Annual service fee	AMD USD EUR	AMD 15,000 ¹⁹ annually or AMD 1,500 monthly	AMD 3,000 ¹⁹ annually or AMD 400 monthly	AMD 30,000 annually/ or AMD 3,000 monthly	AMD 15,000 annually/ or AMD 1,500 monthly
2.6 Annual service fee of an attached, additional card	AMD USD EUR RUB	AMD 15,000	AMD 3,000	-	-
2.7 Provision of an account statement a) For transactions up to 1 month 9	AMD USD EUR	0	0	0	0
b) for transactions made from 1 to 3 months	RUB AMD USD EUR RUB	0	0	0	0
c) for transactions from 3 months to 1 year	AMD USD EUR RUB	0	0	0	0
d) for more than 1 year transactions	AMD USD EUR RUB	0	0	0	0
2.8 Replacement of the card with a new one, in case of damage and loss of the PIN code of the card, provision of a new card in case of preterm reissue of the card	USD EUR RUB	AMD 15,000	AMD 3,000	AMD 30,000	AMD 15,000
2.9 Cash disbursement in drams and foreign currency at ARMECONOMBANK OJSC encashment points in AMD and foreign currency(Pos terminal), including through Apple Pay or Google Pay payment tools ²⁹	AMD USD EUR RUB	1%, min AMD 500	0% ⁷	3%	3%
2.10 Cash depositing through ARMECONOMBANK OJSC ATMs(ATM CASH-IN)	USD EUR RUB	1%, min AMD 500	0%	1%, min AMD 500	0%
2.11 Cash disbursement in drams and foreign currency at ARMECONOMBANK OJSC encashment points in AMD and foreign currency(Pos terminal), including through Apple Pay or Google Pay payment tools ²⁹	USD EUR RUB	1%, min AMD 500 2%, min AMD 1000 1.5%, min AMD 1000 1%, min AMD 1000	0% ⁷ 2%, min AMD 1000 1.5%, min AMD 1000 1%, min AMD1000	3% min AMD 1000 3% min AMD 1000	3% 3% min AMD 1000 3% min AMD 1000
2.12 Cash disbursement at encashment points owned by other RA banks (ATM, POS terminal)	AMD USD EUR RUB	1%, min AMD 1000 2%, min AMD 1000 1.5%, min AMD 1000 1%, min AMD 1000	1% 2%, min AMD 1000 1.5%, min AMD 1000 1% min AMD 1000	3% min AMD 1000	3% min AMD 1000
2.13 Cash depositing through ATMs belonging to other RA banks(CASH-IN)	AMD USD EUR RUB	1%	1%	1%	1%
2.14 Cash disbursement from ARMECONOMBANK OJSC Cash register	AMD USD EUR	1%, min AMD 1 000 2%, min AMD 1000 1.5%, min AMD 1000	1%, min AMD 1 000 2%, min AMD 1000 1.5%, min AMD 1000	3%, min AMD 1000	3%, min AMD 1000
2.15 Cash disbursement through MasterCard payment cards issued by foreign banks with ARMECONOMBANK OJSC POS terminals	RUB AMD USD EUR RUB	At the interest r	2%, min 1.5%, min 2%, min	AMD 3 000 AMD 3 000 a AMD 3 000 AMD 3 000	-
2.16 Cash disbursement through MasterCard payment cards issued by other RA banks with ARMECONOMBANK OJSC POS terminals	AMD USD EUR RUB		2%, min 1.5%, mi	AMD 1 000 AMD 3 000 n AMD 3 000 AMD 1 000	
2.17 Cash disbursement in abroad	USD EUR RUB	2%, min AMD 3000	2%, min AMD 3000	3%, min AMD 3000	3%, min AMD 3000

2.10 Cook diskursoment in abused as well as through ATMs	AMD			3%, min	3%, min
2.18 Cash disbursement in abroad, as well as through ATMs of non-member banks of ArCa in RA	USD	2%, min AMD 3000	2%, min AMD 3000	AMD 3000	AMD 3000
	RUB			=	=
	AMD				
2.19 Implementation of non-cash transactions by card	USD	0%	0%	$0\%^{20}$	0% ²⁰
	EUR RUB			_	_
	AMD				
2.20 Removal of the card from Stop-List(*unblocking of a blocked card with AEB Mobile application for all	USD	AMD 2,000*	AMD 2,000*	AMD 2,000*	AMD 2,000*
MasterCard type and currency cards free of charge)	EUR	AIVID 2,000	AIVID 2,000		
71 7	RUB			-	-
	AMD USD			10 times	10 times
2.21 Amount of daily encashment transactions	EUR	10 times	10 times	10 times	10 times
	RUB			=	-
	AMD				
2.22 Increase in the number of encashment transactions per	USD	AMD 1000	AMD 1000	AMD 1000	AMD 1000
day	EUR				
	RUB AMD	2,500,000	1,500,000	2,500,000	1,500,000
2.23 Total maximum amount of encashment transactions	USD	5,000	3,000	5,000	3,000
allowed in one day	EUR	5,000	3,000	5,000	3 000
	RUB	200,000	125,000	0	÷
	AMD	7,500,000	4,500,000	7,500,000	4,500,000
2.24 Total maximum amount of transactions allowed in one day	USD	15,000	9,000	15,000	9,000
	EUR RUB	15,000 600,000	9,000 375,000	15,000	9,000
	AMD	000,000	373,000	-	-
2.25 Increase in the number of encashment or total	USD	AMD 1 000	AMD 1 000	AMD 1,000	AMD 1,000
transactions per day	EUR	AMD 1,000	AMD 1,000		
	RUB			-	-
2.26 In angular in the limit of an extension 2.3	AMD			AMD E 000	AMD E OOO
2.26 Increase in the limit of encashment or total transactions for entire validity period of the card	USD	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000
randity period of the card	RUB			-	-
	AMD				
2.27 Transfer to other acting account of the same client at	USD	0	0	3%	3%
Armeconombank OJSC	EUR	U	Ü	370	370
	RUB				
	AMD USD			3%	3%
2.28 card-to-card transfers to bank cards ¹⁰	EUR	0.3%	0.3%	570	370
	RUB			T.	1
	AMD				
2.29 card-to-card transfers to cards of member banks of the	***			20/	20/
Armenian Card system and non-member banks of the	USD	0.5%	0.5%	3%	3%
Armenian Card systems and to banking cards working with the Armenian Card system through H2H channel ¹⁰	EUR				
the Armenian Card system through Fizh channel	RUB				
		AMD 500 *	AMD 500 *	20/	3%
2.30 Transfers in favor of clients of other RA banks from	AMD USD		l in for point III of section	3%	
card account (*free of charge via AEB Mobile application)	EUR	p		other services is applied	
	RUB	-	-	-	-
2.21 77	AMD				
2.31 Transfers in favor of other clients of "ARMECONOMBANK" OJSC (free of charge via AEB	USD	AMD 500	AMD 500	3%	3%
Mobile application)	EUR				
	RUR AMD				
11	USD			AMD 20	AMD 20
2.32 Sending an SMS message 11	EUR	AMD 20	AMD 20		
	RUR			-	-
	AMD			AMD 5,000	AMD 5,000
2.33 Emegency provision of cards(reissuance) 12	USD EUR	AMD 5,000	AMD 5,000	MIVID 3,000	אואוט ס'יחחח
	RUR			=	=
	AMD				
2.34 Installation of international STOP LIST ²²	USD EUR	AMD 0 000 11	AMD 0 00011	AMD 9,000 weekly	AMD 9,000 weekly
	RUR	AMD 9,000 weekly	AMD 9,000 weekly		
	AMD				
2.35 Application for appeal of transactions made with	USD	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000
ATMs(for AEB cardholders) ¹³	EUR	-,	-,		
					=
	RUR			-	
2.36 Application for appeal of transactions made with card				-	
(including virtual) at service points through POS terminals	RUR AMD	AMD 10,000	AMD 10,000	- AMD 10,000	AMD 10,000
	RUR AMD USD	AMD 10,000	AMD 10,000	- AMD 10,000	AMD 10,000
(including virtual) at service points through POS terminals	RUR AMD USD EUR	AMD 10,000	AMD 10,000	- AMD 10,000	AMD 10,000
(including virtual) at service points through POS terminals (for AEB cardholders) ¹³ 2.37 Acceptance of applications for cash-out and/or charge-back of transactions made at AEB service points by	RUR AMD USD EUR RUR	AMD 10,000			AMD 10,000
(including virtual) at service points through POS terminals (for AEB cardholders) ¹³ 2.37 Acceptance of applications for cash-out and/or chargeback of transactions made at AEB service points by cardholders of other banks, if the appeal fee does not exceed	RUR AMD USD EUR RUR AMD	AMD 10,000		- AMD 10,000	AMD 10,000
(including virtual) at service points through POS terminals (for AEB cardholders) ¹³ 2.37 Acceptance of applications for cash-out and/or charge-back of transactions made at AEB service points by	RUR AMD USD EUR RUR AMD USD	AMD 10,000			AMD 10,000
(including virtual) at service points through POS terminals (for AEB cardholders) ¹³ 2.37 Acceptance of applications for cash-out and/or chargeback of transactions made at AEB service points by cardholders of other banks, if the appeal fee does not exceed AMD 10.000	RUR AMD USD EUR RUR AMD USD EUR	AMD 10,000			AMD 10,000
(including virtual) at service points through POS terminals (for AEB cardholders) ¹³ 2.37 Acceptance of applications for cash-out and/or chargeback of transactions made at AEB service points by cardholders of other banks, if the appeal fee does not exceed	RUR AMD USD EUR RUR AMD USD EUR AMD USD EUR		AN		AMD 10,000
(including virtual) at service points through POS terminals (for AEB cardholders) ¹³ 2.37 Acceptance of applications for cash-out and/or chargeback of transactions made at AEB service points by cardholders of other banks, if the appeal fee does not exceed AMD 10.000 2.38 Payment for electronic state non-cash payments, including payment for products sold at auctions of the CESA service, at the service points of member banks of the ArCa	RUR AMD USD EUR RUR AMD USD EUR AMD USD EUR AMD	AMD 10,000		ID 5000	
(including virtual) at service points through POS terminals (for AEB cardholders) ¹³ 2.37 Acceptance of applications for cash-out and/or charge-back of transactions made at AEB service points by cardholders of other banks, if the appeal fee does not exceed AMD 10.000 2.38 Payment for electronic state non-cash payments, including payment for products sold at auctions of the CESA	RUR AMD USD EUR RUR AMD USD EUR AMD USD EUR RUR RUR		AN	ID 5000	
(including virtual) at service points through POS terminals (for AEB cardholders) ¹³ 2.37 Acceptance of applications for cash-out and/or charge-back of transactions made at AEB service points by cardholders of other banks, if the appeal fee does not exceed AMD 10.000 2.38 Payment for electronic state non-cash payments, including payment for products sold at auctions of the CESA service, at the service points of member banks of the ArCa system	RUR AMD USD EUR RUR AMD USD EUR AMD USD EUR EUR EUR RUR		AN	ID 5000 AMD 200	
(including virtual) at service points through POS terminals (for AEB cardholders) ¹³ 2.37 Acceptance of applications for cash-out and/or charge-back of transactions made at AEB service points by cardholders of other banks, if the appeal fee does not exceed AMD 10.000 2.38 Payment for electronic state non-cash payments, including payment for products sold at auctions of the CESA service, at the service points of member banks of the ArCa system 2.39 Replenishment of a card account through Cash-in terminals located out of	RUR AMD USD EUR RUR AMD USD EUR RUR RUR AMD USD EUR RUR AMD USD EUR AMD USD EUR	AMD 200	AMD 200	ID 5000 AMD 200	
(including virtual) at service points through POS terminals (for AEB cardholders) ¹³ 2.37 Acceptance of applications for cash-out and/or charge-back of transactions made at AEB service points by cardholders of other banks, if the appeal fee does not exceed AMD 10.000 2.38 Payment for electronic state non-cash payments, including payment for products sold at auctions of the CESA service, at the service points of member banks of the ArCa system	RUR AMD USD EUR RUR AMD USD EUR AMD USD EUR RUR AMD EUR RUR AMD USD EUR AMD USD EUR AMD		AN	ID 5000 AMD 200	AMD 200

2.40 Replenishment of a card account through Cash-In terminals located out of ARMECONOMBANK OJSC	AMD USD			0	0				
· · · · · · · · · · · · · · · · · · ·	EUR	0	0						
BRANCHES 14	RUR			-	=				
	AMD								
2.41 Maximum amount of a single encashment transaction	USD	AMD 400,000	AMD 400,000	AMD 400,000	AMD 400,000				
from ARMECONOMBANK OJSC ATMs	EUR	AWID 400,000	AIVID 400,000						
	RUR			-	-				
	AMD								
2.42 Commission fee from a transaction made through	USD		Δ7	MD 200					
InecoPay system	EUR	AMD 200							
	RUR								
	AMD	AMD 1000							
2.43 Replacing the status of the card with a forced change of	USD								
the PIN code	EUR								
	RUR								
	AMD								
2.44 Commission changed for making payments through	USD	0.3%							
PAYMENT.AEB.AM website 15		V.370							
2.45 Commissions charged from signing a CMPTLI contract	USD	0.5%							
through INSURANCE.AEB.AM website 16		0.5%							
	RUR								

 $23\ \ No\ other\ card\ type\ is\ attached\ to\ MasterCard\ ARMEC's\ GOLD\ and\ MasterCard\ ARMEC'S\ STANDARD\ card\ types$

				VISA ²⁴				
3 VISA cards	Currency	INFINITE ³⁰	PLATINUM	GOLD	BUSINESS	CLASSIC ²⁵	GURU ^{31,33}	ARMECONOMBANK & TELCELL Co-branded card
3.1 Validity period	AMD USD EUR RUR	2 years	3 years	5 years	5 years	5 years	5 years	5 years
3.2 Provision of cards	AMD USD EUR RUR	0	0	0	0	0	0	-
3.3 Card account opening	AMD USD EUR RUR	0	0	0	0	0	0	-
3.4 Card account opening	AMD USD EUR RUR	0 4	0 4	0 4	05	0 4	0	0
3.5 Service fee	AMD USD EUR RUR	AMD 100,000 / annually or AMD 10,000 /monthly	AMD 30,000 / annually or AMD 3,000 /monthly	AMD 15,000 ^{19 annually} or AMD 1,500 monthly	AMD 15,000 ²⁶ annually	AMD 3,000 ¹⁹ annually or AMD 400 monthly	AMD 3,000 annually	0
3.6 Annual service fee of an attached, additional card	AMD USD EUR RUR	AMD 100,000	AMD 30,000	AMD 15,000	AMD 15,000 ²⁶	AMD 3,000	AMD 3,000	-
3.7 Provision of account statement			Į.	Į.				
a) for transactions up to 1 month 9	USD EUR RUR	0	0	0	0	0	0	0
b) for transactions made from 1 to 3 months	AMD USD EUR RUR	0	0	0	AMD 1,500	0	0	0
c) for transactions made from 3 months to 1 year	AMD USD EUR RUR	0	0	0	AMD 2,500	0	0	0
d)for transactions made for more than 1 year	AMD USD EUR RUR	0	0	0	AMD 5,000	0	0	0
3.8 Replacement of the card with a new one, in case of damage and loss of the PIN code of the card, provision of a new card in case of preterm reissue of the card	AMD USD EUR RUR	AMD 100,000	AMD 30,000	AMD 15,000	AMD 15,000	AMD 3,000	AMD 3,000	-
3.9 Cash disbursement in encashment points of ARMECONOMBANK OJSC only in AMD and foreign currency(Pos terminal), including through AEB Pay, Apple Pay or Google Pay payment tools ²⁹	AMD USD EUR RUR	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	0.50%	0%7	3%	-
3.10 Cash depositing through "ARMECONOMBANK" OJSC ATMs (CASH-IN)	AMD USD EUR RUR	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	0%	0%	-
	AMD	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	0.50%	0% 7	3%	
3.11 Cash disbursement in encashment points of ARMECONOMBANK OJSC in AMD and foreign	USD	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	3% min AMD 1000	
currency(Pos terminal), including through AEB Pay, Apple Pay or Google Pay payment tools ²⁹	EUR	1.5%, min AMD 1000	1.5%, min AMD 1000	1.5%, min AMD 1000	1.5%, min AMD 1000	1.5%, min AMD 1000	3% min AMD 1000	-
Tay or cooger tay payment cools	RUR	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		AMD	1%, min AMD1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%		
March Marc									
12 Control (1997) Con			2%, min AMD1000					3% min AMD 1000	_
ACCOUNT 19	other RA banks (ATM, POS terminal)	EUR	1.5%, min AMD 1000	1.5%, min 1000 դրամ	1.5%, min 1000 դրամ	1.5%, min AMD 1000	1.5%, min AMD 1000		
ACCOUNT 19		RUR	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000		
15									
Series (1964) 1	3.13 Cash depositing through ATMs belonging to other RA								
March Marc			1%	1%	1%	1%	1%	1%	-
11 Cold Submission (1998) 11 Cold Submission (1998) 12 Cold Submission	baliks (Cristi IIV)								
14 15 15 15 15 15 15 15			401	40/ 1 1250 4000	40	401 1 1355 4000			401 1 1247 4000
Section Fig. Section									1%, min AMD 1000
18 18 18 18 18 18 18 18	3.14 Cash disbursement from ARMECONOMBANK OJSC	USD	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	2%, min AMD 1000	3%, min AMD 1000	
18 18 18 18 18 18 18 18	Cash register	EUR	1.5%, min AMD 1000	1.5%, min AMD 1000	1.5%, min AMD 1000	1.5%, min AMD 1000	1.5%, min AMD 1000	3%, min AMD 1000	-
ACCOUNT ACCO		DIID							
All conditions and section files (1984) 1975					At a fixed				
This process with the content of a state of the content of the c	3.15 Cash dishursement with VISA payment cards issued by								
AMERICAN SANCES 18 18 18 18 18 18 18 1		USD				2%, min AMD 3 000			
13.1 Carlo dishamman with Year paymen control work Year paymen control		EUR				1.5%, min AMD 3 000			
13. Carl Advisorment with YSS prigners and the work of the price of	ARMECONOMBANK OJSC	RUR				2%, min AMD 3 000			
18.153 American control (10 Agree) and 18 and 18 18 18 18 18 18 18 18		_							
1000 1000	3.16 Cash disbursement with VISA payment cards issued by								
1.7 Can definement in shrings	other RA banks through POS terminals of								
1	ARMECONOMBANK OJSC								
1.00 1.00		RUR				1%, min AMD 1000			
1.1 Case of distributions in the interior of recording AT 12 See 1 and ADD 2000 Pa, min ADD 2000 P		AMD							
1872 1872		USD							
March Marc	3.17 Cash disbursement in abroad	EUR	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	3%, min AMD 3000	-
March distinctions in billion of a well a change Arthogonal (1975) All and Arthogo									
13 13 13 13 13 13 13 13									
Figure 1 Process Pro									
## Section of Part and Part an	3.18 Cash disbursement in abroad, as well as through ATMs	USD	2% min AMD 3000	2% min AMD 3000	2% min AMD 3000	2% min AMD 3000	2% min AMD 3000	2% min AMD 3000	
1.5 Performing ann each transaction with a case 1.5 1.0	of banks not being members of ArCa in RA	EUR	_ /0, / 11412/ 3000	v, 1111D 0000	270, 23.1111 3000	2.0, 11111 / 11111 / 3000	0, 111111 3000	270, mai 711119 3000	
1.00 1.00									
1.50 Preferenting sear acade transactions with a serial 1.00									0%
1.1 Performing pace and from the packed packed and the packed p									0.0
AMD 2007 AMD 2,000° AMD	3.19 Performing non-cash transactions with a card		0%	0%	0%	0%	0%	0%21	
ADD									
230 Recompany cand from Sep Jan (whole-damp a blocked gain) with ALM 2009 professor for all VEAT Appears and fire of change can form Sep Jan (whole-damp and the sep Jan (whole-damp) and th									
March 2007 AMD 200		AMD							
March 2007 AMD 200	3.20 Removing a card from Stop List (*unblocking a blocked	USD							
Authors of caches transaction per day			AMD 2,000*	AMD 2,000*	AMD 2000*	AMD 2000*	AMD 2,000*	AMD 2,000*	AMD 2,000*
AND AND 1000 AND	**	LUK							
AMD 10 10 10 10 10 10 10 1		RUR							
1.50 1.50									
1.2.1 Number of carboral transactions per day 10 times 10 ti									
2.2 Increase in the number of emanthment transactions per degree of the number of emanthment transactions 1.50	3 21 Number of cashout transactions per day	USD	50 times	15 times	10 times	5 times	10 times	10 times	
AMD AMD 1000	3.21 Number of Cashout transactions per day	EUR	50 times	13 times	10 times	3 times	10 times	10 times	
AMD AMD 1000									
3.2 Excesse in the number of enountment transactions of Received in the limit on the number of enountment of transactions per day AMD 1000 AMD 100									
Section Sect	2.22 I								
2006 2007 2008 2009	-		AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	_
AMD 2,500,000 7,560,000 2,500,000 1,500,000 1,500,000 3,	day								
1.32 Total and market manound of encalment transactions 1.500 1.5000 1.5000 3.000		RUR							
Section of the state of the s		AMD	25,000,000	7,500,000	2,500,000	1,500,000	1,500,000	1,500,000	
Subsection one day EUR 5,000 15,000 5,000 13,000 1,000	3.23 Total maximum amount of encashment transactions	USD	50,000	15,000	5,000	3,000	3,000	3,000	
MIR 2,000,000 23,000 20,000 125,000		FUR						3,000	-
AMD 15,000,000 2,25,00,000 4,500,0	,		·		·	·			
150,000 150,000 150,000 150,000 1,00									4 500 000
FUR 150,000 45,000 5,000 9,000 9,000 9,000 9,000 375,000									
Second to card transfers to cards of the Bank 19 200 20 20 20 20 20 20			150,000	45,000			9,000	9,000	
AMD AMD 1000 AMD	day	EUR	150,000	45,000	15,000	9,000	9,000	9,000	9,000
AMD 1000		RUR	6,000,000	1,875,000	600,000	375,000	375,000	375,000	375,000
AMD 1000		AMD							
FUR AND 1000 AND	3.25 Increase in the limit on the number of encashment or								
AMD 3.26 Increase in the limit on the number of encathment or USD BUR AMD 5,000 AMD 5,			AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
AMD AMD 5,000	total transactions per day								
3.26 Increase in the limit on the number of encashment or total transactions for the entire period of validity of the care RUR		RUR							
total transactions for the entire period of validity of the card RNB 3,000 AMD 3,000 A		AMD							
total transactions for the entire period of validity of the card RUR AMD 3.27 Transfer to another existing account of the same client at ARMECONOMBANK OJSC RUR AMD 3.28 card-to-card transfers to cards of the Bank 10 AMD 4.00 AMD 5.00	3.26 Increase in the limit on the number of encashment or	USD	ANAD E 000	AAAD E 000	ANAD E 000	ANAD E 000	AAAD E 000	AAAD E 000	ANAD E 000
RUR	total transactions for the entire period of validity of the card		טטט,כ עועוא	אועוט ס,000	AIVID 3,000	טטט,כ טועוה	אועוט ס,000	AIVID 3,000	AIVID 3,000
AD USD BUR AMD USD BUR	· · · · ·								
3.27 Transfers to another existing account of the same client at ARMECONOMBANK OJSC EUR									
## ARMECONOMBANK OJSC EUR	3 27 Transfer to another evicting and Col.								
at ARMECONOMBANK OJSC EUR AMD JUSD JUSD EUR AMD JUSD JUSD EUR AMD JUSD JUSD JUSD AMD JUSD			0	0	0	0	0	3%	0
AMD USD EUR RUR 3.28 card-to-card transfers to cards of the Bank 10 EUR RUR 3.29 card-to-card transfers to cards of member banks of the Armenian Card system and non-member banks of the Rurelian Card system and to banking cards working with the Armenian Card system through HZH channel 10 EUR RUR 3.30 Transfers to international VISA cards from Bank cards through *AEB Online' systems via Visa Direct system from the Bank cards ** EUR 3.31 Transfers from card account in favor of other RA bank (with AEB Mobile application-free of charge) AMD USD AMD AMD AMD S00° AMD 500°	at AKMECONOMBANK OJSC								
3.28 card-to-card transfers to cards of the Bank 10 EUR RAMD 10.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3%									
3.28 card-to-card transfers to cards of the Bank 10 EUR RAMD 10.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3%		AMD							0.15%
Substituting and the same of the same of the same of the Armenian Card system and non-member banks of the Armenian Card system through 142H channel 100 miles of the Armenian Card system through 142H channel 100 miles of the Armenian Card system through 142H channel 100 miles of the Armenian Card system same of the Armenian Card system shared through 142H channel 100 miles of the Armenian Card system shared through 142H miles of through 142H miles of the Armenian Card system shared through 142H miles of the Armenian Card system shared through 142H miles of through 142H mi	2.20	USD	0.00/	0.20/	0.20/	0.20/	0.20/	20/	
RUR AMD 3.29 card-to-card transfers to cards of member banks of the Armenian Card system and non-member banks of the Armenian Card system and to banking cards working with the Armenian Card system through H2H channel 18 3.30 Transfers to international VISA cards from Bank cards through "AEB Mobile" and "AEB Online" systems via Visa Direct system from the Bank cards ³² 3.31 Transfers from card account in favor of other RA bank (with AEB Mobile application-free of charge) 3.32 Transfers in favor of other clients of ARMECONOMBANK OJSC ("with AEB Mobile application-free of charge) AMD AMD USD AMD 500° AMD	5.28 card-to-card transfers to cards of the Bank		0.5%	0.3%	0.3%	0.3%	0.3%	3%	-
AMD USD AMD 500° AMD									
3.29 card-to-card transfers to cards of member banks of the Armenian Card system and non-member banks of the Armenian Card system should be bank of the Armenian Card system through H2H channel 10 EUR RUR 3.30 Transfers to international VISA cards from Bank cards through "AEB Mobile" and "AEB Online" systems via Visa Direct system from the Bank cards 10 EUR RUR RUR RUR RUR RUR RUR RUR RUR RUR									
Armenian Card system and non-member banks of the Armenian Card systems and to banking cards working with the Armenian Card system through H2H channel 10 3.30 Transfers to international VISA cards from Bank cards through "AEB Online" systems via Visa Direct system from the Bank cards 32 AMD AMD AMD AMD AMD AMD AMD AM		AMD							0.15%
Armenian Card systems and to banking cards working with the Armenian Card system through H2H channel 10 RUR 3.30 Transfers to international VISA cards from Bank cards through "AEB Mobile" and "AEB Online" systems via Visa Direct system from the Bank cards 32 EUR 3.31 Transfers from card account in favor of other RA bank ("with AEB Mobile application-free of charge) AMD USD The tariff provided for in point 3 of Section III of the Information Bulletin for account opening, maintenance and other services is RAID 500* AMD 500*		1100							
Amenian Card system through H2H channel 10 RUR 3.30 Transfers to international VISA cards from Bank cards through "AEB Mobile" and "AEB Online" systems via Visa Direct system from the Bank cards 32 BUSD AMD AMD AMD AMD AMD AMD AMD A		USD	0.504	0.504	0.50/-	0.504	0.504	204	
the Armenian Card system through H2H channel 10 RUR AMD 3.30 Transfers to international VISA cards from Bank cards through "AEB Mobile" and "AEB Online" systems via Visa Direct system from the Bank cards 32 EUR AMD RUR AMD AMD 500° A	Armenian Card systems and to banking cards working with	FIID	0.5%	0.5%	0.5%	0.5%	0.5%	3%0	
RUR 3.30 Transfers to international VISA cards from Bank cards through "AEB Mobile" and "AEB Online" systems via Visa Direct system from the Bank cards ³² 3.31 Transfers from card account in favor of other RA bank (with AEB Mobile application-free of charge) 3.32 Transfers in favor of other clients of ARME CONOMBANK OJSC (with AEB Mobile application-free of charge) 3.33 Sending an SMS message ¹¹ 3.33 Sending an SMS message ¹¹ AMD AMD AMD AMD AMD AMD AMD AM		LUK							
3.30 Transfers to international VISA cards from Bank cards through "AEB Mobile" and "AEB Online" systems via Visa Direct system from the Bank cards ³² Butter system from the Bank cards ³² AMD AMD AMD AMD S00* AMD 500* A	and and a potent through Tizir Chamier	RIIR							
3.30 Transfers to international VISA cards from Bank cards through "AEB Mobile" and "AEB Online" systems via Visa Direct system from the Bank cards ³² Continue of the Bank cards ³²									
through "AEB Mobile" and "AEB Online" systems via Visa Direct system from the Bank cards ³² EUR RUR AMD AMD 500' AM									
Direct system from the Bank cards ³² EUR RUR AMD 500° EUR 3.31 Transfers from card account in favor of other RA bank (with AEB Mobile application-free of charge) EUR RUR AMD AMD AMD AMD AMD AMD AMD AM		USD							
Birect system from the Bank cards " RUR AMD AMD 500° AM		FIID			trans	sfers in USD 2%, minimum AM	AD 1 000		
RUR AMD 500° The tariff provided for in point 3 of Section III of the Information Bulletin for account opening, maintenance and other services is applied. RUR RUR RUR RUR AMD AMD AMD AMD AMD AMD AMD AM	Direct system from the Bank cards 32	LUK			trans	sfers in EUR 2%, minimum Al	MD 1 000		
AMD 500° AMD	· ·	RUR							
3.31 Transfers from card account in favor of other RA bank ("with AEB Mobile application-free of charge) EUR RUR AMD USD The tariff provided for in point 3 of Section III of the Information Bulletin for account opening, maintenance and other services is applied. FUR RUR AMD USD AMD 500* AMD 500			AMD 500*	AMD 500*	AMD 500*	A MT) 500*	AMD 500*		AMD 500*
('with AEB Mobile application-free of charge) EUR	3 31 Transfers from card account in force of ather DA 11								ANID 300
("with AEB Mobile application-free of charge) EUR RUR 3.32 Transfers in favor of other clients of ARMECONOMBANK OJSC ("with AEB Mobile application-free of charge) RUR USD AMD 500*			ine tariff provided for it	ii point 3 of Section III of		101 account opening, mainten	nice and other services is	3%	
3.32 Transfers in favor of other clients of ARMECONOMBANK OJSC ("with AEB Mobile application free of charge) AMD 500* A	(WITH ALB Mobile application-free of charge)					ı			
3.52 Transfers in favor of other clients of AMD 500* AMD			-	-	-	-	-		
ARMECONOMBANK OJSC ("with AEB Mobile application free of charge) AMD 500*	3 22 Transfers in favor of asher alients of	AMD							AMD 500*
AMD 500 AMD 50		USD	AND FOOT	AND FOO	AND FOOT	A 3.4TD E00*	AND FOOT	20/	
RUR AMD USD EUR AMD 20	==		AMD 500*	AMD 500°	AMD 500*	AMD 500*	AMD 500*	3%	-
3.33 Sending an SMS message ¹¹ AMD USD USD EUR AMD 20	tree of charge)								
3.33 Sending an SMS message ¹¹ USD AMD 20									
3.33 Sending an SMS message Eur AMD 20 AMD 20 AMD 20 AMD 20 AMD 20 AMD 20									
EOR	2 22 C 1:	USD	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20
RUR	3.33 Sending an Sivis message								
	3.33 Sending an Sivis message								
	3.33 Sending an SMS message								

	AMD							AMD 20			
12	USD							AIVID 20			
3.34 Emergency issuance of cards(reissuance) 12	EUR	AMD 5,000	_								
	RUR										
	AMD										
3.35 Installation of international STOP LIST ²²	USD										
	EUR	AMD 9,000 weekly									
	RUR										
	AMD										
3.36 Application for appeal of transactions made at	USD	AMD 5,000	-								
ATMs(for AEB cardholders) ¹³	EUR RUR										
	AMD										
3.37 Application for appeal of transactions made at service	USD										
points through POS terminals(also virtual) (for AEB	EUR	AMD 10,000	AMD 10000	AMD 10,000							
cardholders) 13	RUR										
	AMD										
3.38 Acceptance of chargeback application of transactions											
made at AEB encashment and/or service points by the	USD				AMD 5 000						
cardholders of other banks, if the amount under appeal does	EUR				711112 3 000						
not exceed AMD 10.000	RUR										
3.39 Payment of electronic state non-cash payments,	AMD										
including payment for products sold at auctions of the CESA	USD				AMD 200						
service at service points of member banks of the ArCa	EUR										
system	RUR										
	AMD										
3.40 Replenishment of card account with Cash-in terminals	USD	AMD 400									
located out of ARMECONOMBANK OJSC BRANCHES14	EUR				AND 400						
	RUR		•	,		•					
	AMD										
3.41 Replenishment of card account with Cash-in terminals	USD	0	0	0	0	0	0	0			
located in ARMECONOMBANK OJSC BRANCHES 14	EUR										
	RUR AMD										
3.42 Maximum amount of a single encashment transaction	USD										
from ARMECONOMBANK OJSC ATMs	EUR	AMD 400,000	-								
	RUR										
	AMD										
3.43 Commission fee from a transaction made with	USD				AMD 200						
InecoPay system	EUR				71MD 200						
	RUR										
2 44 Depleting the group of the Paris Co. 1 2 2	AMD										
3.44 Replacing the status of the card with a forced change of the PIN code	USD EUR			AM	D 1000						
the Fire code	RUR										
	AMD										
3.45 Commission fee charged for making payments through	USD										
PAYMENT.AEB.AM website 15	EUR				0.3%						
	RUR										
	AMD										
3.46 Commission fees charged from signing a CMTPI	USD				0.5%						
agreement through INSURANCE.AEB.AM website 16	EUR										
	RUR										

24 You can get acquainted with the privileges of Visa cards at the following link

25 VISA CLASSIC DIGITAL type payment card is issued for a period of 5 years. The annual service fee of the card makes AMD 1000. VISA DIGITAL is a digital card without physical presence and is located (registered) in a virtual environment. The possibility of withdrawing money by card is blocked, and the maximum daily limit of non-cash transactions in case of AMD is 2.5 million, in case of AMD, USD and EURO- 5,000 USD/EURO, and in case of Russian Ruble, - 200,000 RUB. The rest of the terms of service are in accordance with the current terms set for the Visa Classic card type.

26 For clients having cooperation agreement with the Bank for POS and/or vPos terminals, the VISA Business card type(including attached cards) are provided with 50% discount condition on annual service fee.

30 The VISA infinite cardholders have an opportunity to also make a use of "Concierge" service. The given services gives an opportunity to cardholders to receive daily advice, make reservations and order services, get informed about the special offers for premium cards, get advice on the advantages given by cards during the trip.

- By signing the VISA Infinite payment card service agreement, the cardholder gives his consent to the processing of his/her personal data for identification in the Republic of Armenia, outside the Republic of Armenia (including in Ukraine or other EU member states or outside the European Economic Area), including by companies providing "Concierge" service.
- "Concierge" service is provided free of charge via Visa bot Telegram, Visa bot Viber applications or through https://mssg.me/_concierge_website.
- The registration of cardholder in "Concierge" service system is performed by the Bank.

Cash disbursement with MasterCard, VISA, MIR payment cards issued by foreign banks through POS terminals of ARMECONOMBANK OJSC								
	AMD	2%, min AMD 3 000						
Through MasterCard, VISA payment cards	USD	2%, min AMD 3 000						
Titrough wastercard, V15A payment cards	EUR	1.5%, min AMD 3 000						
	RUR	2%, min AMD 3 000						
With MIR payment cards	AMD	5%, min AMD 3 000						

Up to 150 drams are charged in case of balance inquiry or rejection of any operation at ATMs of non-member banks of "Armenian Card" outside the territory of RA or in the territory of the RA. In case of confiscation of a card with Pick up status, when making transactions through ATMs or POS terminals of banks operating in the territory of the RA or outside the territory of RA, the fee charged is up to AMD 70,000 or equivalent foreign currency, depending on the rules of the payment system.

 $^{^4\,\}mathrm{The\,tariff\,for\,individuals\,with\,identity\,documents\,of\,other\,countries\,(not\,the\,Republic\,of\,Armenia)\,is\,AMD\,50.000.}$

⁵ AMD 70,000 for-1) Non-resident legal entities, 2) non-resident individual entrepreneurs, 3) resident legal entities, whose participants (shareholders, equity holders) consist of more than 50 percent of individuals with identity documents from other countries (not of the Republic of Armenia) or non-residents are a legal person/persons, 4) for individual entrepreneurs registered in the Republic of Armenia, but with an identity document (not of the Republic of Armenia)-.

 $^{^{6}\,}$ In case of acquiring bonds issued by ARMECONOMBANK OJSC the annual service fee of the card is set free of charge.

⁷ In cases when the daily encashment from the given card exeeds AMD 500,000, the encashment tariff is set at 0.5% for amount exceeding AMD 500,000.

⁸ The first case is provided free of charge.

⁹ Issuance of statements can be provided free of charge for transactions completed up to one month till the last banking day of the month inclusive.

- 10 Transactions (card-to-card transfers, obtaining codes for mobile phone prepaid cards, utility payments, viewing account statements, etc.) can be carried out via Internet (through www.ArCa.am website), if the client has previously submitted his/her e-mail address in writing to ARMECONOMBANK OJSC.
- After each transaction made with the card, at the customer's request, ARMECONOMBANK OJSC sends an SMS message to the customer's mobile phone. In order to activate the mentioned service, the client informs
 ARMECONOMBANK OJSC in writing of his/her mobile phone number and the amount, in case of exceeding which he /she wants to receive an SMS message, and the minimum threshold for AMD cards is not less than 100 drams, for dollar cards- 1 USD, 1 EUR for Euro cards and 50 RF rubles for Russian Ruble cards. When making a transaction on the Internet, if the website is secured by ArCa 3-D Secure, MasterCard SecureCode or Verified by Visa systems, the client receives an SMS message containing the code of ArCa 3-D Secure, MasterCard Securecode, Verified by Visa or 3D Securecode systems to his mobile phone. Subscribers of RA mobile operators can use the USSD information and management system.

The Bank sends a free SMS message to the client's mobile phone about the receipt of the pension amount. In order to activate the mentioned service, the client informs ARMECONOMBANK OJSC in writing of his/her mobile phone number.

- 12 If the client applied to the bank before 14:00 of the given day, the card can be issued on the same day till 18:00, if applied after 14:00 till 18:00 of the next day. This point applies to only Yerevan branches of ARMECONOMBANK OJSC.
- 13 The tariff is applied in case if it turns out that the transaction has been made by the client as a result of appeals process or as a result of the client violating the rules of using the card or by such consequences, in case of which the groundlessness of the appeal application is justified (proved).
- 14 The minimum limit for transactions carried out with Cash-In terminals outside the Branch of ARMECONOMBANK OJSC is AMD 100, the maximum is AMD 100,000. The minimum limit for transactions performed with the Cash-In terminals located in the branch of ARMECONOMBANK OJSC is AMD 100, the maximum AMD 200,000.
- 15 1) In the case of cards issued by other RA banks providing certification through the Arca system, except for cards issued by VTB Armenia Bank CJSC, the commission fee of the executed transaction is 0.9%; 2) In the case of MasterCard, Visa cards issued by banks that do not provide certification through the Arca system, the commission fee for payment card transactions is 2.5%.
- 16 1) In case of cards issued by other RA banks providing certification through the Arca system, the commission fee is 0.9%;
- 2) In case of MasterCard, Visa type cards issued by banks not providing certification through the Arca system, the commission fee is 2.1%.
- ¹⁷The given card type is provided only in case of provision of a credit line and is valid till the closure of the credit line by the client.
- 18 1% CashBack is calculated and paid once every 12 months for each non-cash transaction made in RA territory (except for utility payments, card-to-card transfers and transactions made through electronic wallets) until the expiration period of the card. Moreover, if the cardholder closes the card earlier than the validity period, the CashBack amount is not paid.
- 19 In case of purchasing bonds issued by ARMECONOMBANK OJSC with a value of AMD 300,000 or its equivalent in USD, the annual maintenance fee of the card is set free of charge.
- ${}^{20} \quad \text{Except for making payments with wallets (electronic money) and betting sites/apps, in \ case of which 3\% is defined$
- $^{21}\,$ Except for making charging payments of wallets (electronic money), in case of which 3% is defined
- 22 The present tariff is applied when transactions with lower limits are made with lost cards of the clients
- ²⁹ If the payment card has been provided within the framework of the salary project (in AMD) with the aim of receiving a salary, then in case of then in case of cashing up to AMD 1,000,000 per day from the given card, the withdrawal tariff is set at 0%, and for the amount exceeding AMD 1,000,000 per day 0.5%.
- 31 In case of cashless payments through VISA GURU (DIGITAL) digital card the cardholder receives a Cashback in the following amounts and terms, but no more than AMD 10.000 per month.
- $0.5\ \%^*$ for each cashless transaction in the RA territory,
- 1 % for each non-cash transaction made in abroad*,
- The refund is calculated on a monthly basis and is transferred to the cardholder's VISA GURU card account every month until the last working day of the month following the reporting month, moreover if the cardholder closes the card before the expiration date during the reporting period, then the refund is not paid for that month.
- The cashback amount is subject to taxation in accordance with the RA Tax Code. The cashback amount is transferred after charging the income tax in the manner prescribed by the law.
- * Refunds are not provided for utility payments, card-to-card transfers, transactions made with electronic wallets, charitable donations, against the payments made for state services and other state payments, winning games and bets, banking operations / etc. repayment of loan etc/).
- $^{\rm 32}$ The below-mentioned restrictions are applied in VISA Direct transfer system
- Maximum limit of one transfer-AMD 500 000, USD 1000, EUR 1000,
- Maximum daily limit of transactions per customer-4
- Maximum daily amount of transactions per customer AMD 1 000 000, USD 2 000, EUR 2 000.

You can get acquainted with the list of countries, where it is possible to transfer amount to cards of VISA payment system thanks to Visa Direct system at the following link

³³ VISA GURU DIGITAL card is provided for a period of 5 years. The annual service fee of the card is AMD 2000. VISA GURU DIGITAL is the digital card without physical presence and is located (registered) in a virtual environment. The possibility of withdrawing money with the card is blocked, the rest of the terms of service are in accordance with the valid conditions set for the Visa GURU card type.

You can get acquainted with the previous version of the information bulletin of card account at the following link