

AMERIABANK CJSC  
TARIFFS FOR  
“AMERIA PREMIUM/PARTNER”  
CLIENTS

## 1. GENERAL PROVISIONS

1. All commissions shall be charged in AMD.
2. Commissions expressed as percentage of foreign currency amounts shall be charged in AMD, at the Bank's board non-cash buy exchange rate.
3. If the client has no sufficient funds available on his/her AMD account, the Bank may convert the full or partial amount of commission from the foreign currency accounts at the Bank's board buy exchange rate.
4. All postal and telecommunication expenses, as well as third bank costs shall be charged additionally.
5. The Bank may review current tariffs, advising the clients through making the changes available for them on the website or within the Bank premises. The changes shall take effect on the date fixed by the Bank, but not earlier than the client notice date.
6. Based on long-term cooperation between the Bank and the client, the volume of transactions and other sound reasons, the Bank may apply tariffs and rates different from those defined herein. All such tariffs will be specified in other documents and/or supplementary covenants and agreements.
7. All commissions subject to VAT shall include VAT.

## 2. OPENING AND MANAGEMENT OF BANK ACCOUNTS

Service	Premium/Partner
<b>1. Account opening<sup>1</sup></b>	
1.1. Accounts in AMD	Free
1.2. Accounts in foreign currency at Yerevan-based offices of the bank	Free
1.3. Accounts in foreign currency at the bank offices outside Yerevan	Free
<b>2. Minimum account balance</b>	N/A
<b>3. Account management<sup>2</sup></b>	
3.1. If during the calendar half-year the average cash flows on the client's accounts are at least AMD 150,000, or the average daily balance on the accounts is above AMD 50,000	Free
3.2. If during the calendar half-year the average cash flows on any of the client's account are less than AMD 150,000, or the average daily balance on the accounts is less than AMD 50,000	Free
<b>4. Distance banking<sup>3</sup></b>	
4.1. Internet (Online) Banking/ Mobile Banking System with an access to view the account activity and statements and execute transactions	
4.1.1. With a token generating once-time passwords	Free
4.1.2. With Ameria Token app code	Free
4.1.3. Provision of a token/Ameria Token (in case of loss or damage), replacement of the existing token	AMD 3,000

<sup>1</sup> No account opening fees in case of time or savings deposits or brokerage accounts. Opening an AMD account is required for any kind of banking transactions.

<sup>2</sup> The turnover of any account of the client (including card accounts) applies to all other accounts (this provision is applicable only in terms of charging the commissions). If the client has a card account linked to an active card, no commission is charged. If the account is linked to a closed card, the commission is chargeable. Commissions are charged within two weeks following each calendar half-year. If there were no cash flows on the account during the most recent 12 months, the client account debiting transactions will be restricted within two weeks following each calendar quarter.

If there were no cash flows on the account during the most recent 12 months and the account balance is zero, the account will be closed within two weeks following each calendar half-year.

Account maintenance fee shall not be charged from the clients having brokerage accounts.

<sup>3</sup> The Bank defines currency exchange rates every business day. Such rates remain effective during open hours of the Bank. The Bank is entitled to reject conversion applications received by distance banking systems on non-open hours (before 09.30 a.m. and after 5:00 p.m) and non-business days (including Saturdays).

4.2. Through phone banking <sup>4</sup>	Free
5. Provision of statements, information and copies of documents	
5.1. Provision of account statements, copies of account statements or other documents kept in electronic form, backdated up to 1 year	Free
5.2. Provision of account statements, copies of account statements or other documents kept in electronic form, backdated 1-3 years <sup>5</sup>	Free
5.3. Provision of copies of documents kept in paper form	AMD 5,000 per document, VAT included
5.4. Provision of references	
5.4.1. To holders of 3 and more months old accounts	Free
5.4.2. To holders of less than 3 months old accounts	Free
5.4.3. If ordered online by Internet-Bank/ Mobile Banking/on the Bank website <sup>6</sup>	Free
5.5. Account statement delivery	
5.5.1. By e-mail	Free
5.5.2. By post within Armenia	Free
5.5.3. By post outside Armenia <sup>7</sup>	As per postal service bills
6. SMS notification	
6.1. Operational SMS alerts	
6.1.1. Account balance reporting (daily)	Free
6.1.2. Account balance reporting (at least once a week)	Free
6.1.3. Brief statement of latest transactions on the account	Free
6.2. Informational SMS alerts	

<sup>4</sup> Phone banking features the following services, which are subject to the limits specified below:

N	Operation	Limit per transaction (AMD or foreign currency equivalent)
1	Getting voice information about accounts	N/A
2	Setting (agreeing) transaction value and currency for FX transactions	N/A
3	Transfers between client's accounts with Ameriabank	Up to AMD 10,000,000
4	Transfers between the client's and other parties' accounts with Ameriabank	Up to AMD 10,000,000
5	Non-cash FX transactions	Up to AMD 10,000,000
6	Transfers to other Armenian banks if the client has previously made the same transfer	Up to AMD 5,000,000
6.1	Transfers to other Armenian banks if the client makes the transfer for the first time	Up to AMD 3,000,000
7	International transfers (no more than 2 transactions daily)	Up to AMD 1,000,000
8	Utility payments	Up to AMD 1,000,000

<sup>5</sup> Account statements, copies and other materials (including references, documents, their copies) backdated more than 3 years are provided on agreement-based terms.

<sup>6</sup> The reference requests should be filed one banking day in advance.

<sup>7</sup> The delivery is provided by regular mail.

6.2.1. On every change of the Bank's exchange rates 6.2.1.1. cash 6.2.1.2. non-cash	Free
6.2.2. on average exchange rates on the FX market as declared by the CBA (daily)	Free
7. Direct debit for utility bills	Free
8. Execution of the client's standing orders <sup>8</sup>	Free
9. Provision of power of attorney by individuals (clients) (In the presence of the grantor)	Free

### 3. CASH TRANSACTIONS

Service	Premium/Partner
1. Client account crediting in cash	
1.1. AMD, USD, EUR	Free
1.2. RUB, GBP, CHF and other foreign currencies <sup>9</sup>	Free
2. Cash withdrawal <sup>10</sup>	
2.1. From funds credited to client's account in cash	Free
2.2. From funds credited to client's account via wire transfer <sup>11</sup>	
2.2.1. AMD	
2.2.1.1. at the Yerevan-based offices of the bank	Free
2.2.1.2. at the offices of the bank outside Yerevan	Free
2.2.2. RUB	0.2%, minimum AMD 1,000
2.2.3. Other foreign currencies	0.3%, minimum AMD 1,000
2.3. Cash withdrawal through cashing centers of Ameriabank (POS terminal) with plastic cards issued by other banks (other than ArCa system cards)	1 %, minimum AMD 1,500
2.4. Cash withdrawal by non-account holders	N/A
2.5. Delivery of cash from in-house (in Ameriabank system) transfers to non-account holders	
2.5.1. In AMD	N/A
2.5.2. In other currencies	N/A
3. Acceptance, exchange or provision of AMD coins for non-account holders	
3.1. AMD 50,000 or less	N/A
3.2. Over AMD 50,000	N/A

<sup>8</sup> Standing payment orders should contain the exact date of the transaction, currency, amount, beneficiary's name/account number.

<sup>9</sup> Depositing cash as a time deposit is free of charge.

<sup>10</sup> Cash is delivered based on the request submitted by the client one day prior to the cash withdrawal date, if the amount exceeds AMD 30 million, USD 100,000 and EUR 30,000, and for other currencies – AMD 1 million equivalent (these limits are applicable for the head office of the bank). The following limits are defined for Yerevan-based offices of the bank: AMD 20 million, USD 25,000 and EUR 15,000. The following limits are defined for the branches of the bank outside Yerevan: AMD 10 million, USD 20,000 and EUR 10,000. In branches outside Yerevan the cash exceeding the specified limits will be provided within 5 business days after submission of the request.

If after cash withdrawal the client closes his all accounts, and the account balance is less than the required minimum cash withdrawal fee, no cash withdrawal fee shall be charged

<sup>11</sup> No commission is charged for cash withdrawal under the following products/services:

- ✓ Amounts generated from time deposits, including the interest accrued (except for deposits repaid before the due date)
- ✓ Amounts of the interest on the savings accounts
- ✓ Amounts of the bonds, including the paid coupon if such bonds have been retained until the maturity date.

This commission is also applicable to loans provided by the bank and credited to the clients' account, unless otherwise envisaged by the terms of the given loan facility.

<b>4. Exchange of foreign currency coins</b>	
4.1. EUR (20 cents and coins with higher nominal value are accepted)	20% of the amount to be exchanged
4.2. USD and other foreign currency coins	N/a
<b>5. Exchange of worn-out banknotes</b>	
5.1. AMD	Free
5.2. USD, EUR	Free
<b>6. Authentication and packaging of banknotes (AMD, USD, EUR, GBP, RUB and CHF)</b>	
	0.1% of the amount (min AMD 500)
<b>7. Provision of checks</b>	
7.1. Check-book (25 sheets)	Free
7.2. One sheet (check)	Free
<b>8. Cash in Transit (collection) services</b>	
8.1. Up to AMD 5 mln or its equivalent in other currency	Fee specified in point 2 + AMD 10,000
8.2. AMD 5 mln or its equivalent in other currency	Fee specified in point 2 + 0.1% + actual costs of CIT services

#### 4. TRANSFERS<sup>12</sup>

Service	Premium/Partner
<b>1. Remittances in AMD</b>	
1.1. Within bank accounts	Free
1.2. To Armenian banks	
1.2.1. For account holders <sup>13</sup>	Free
1.2.2. For non-account holders at the Yerevan-based offices	N/A
1.2.3. For non-account holders at the offices outside Yerevan	N/A
<b>2. Remittances in foreign currency<sup>14</sup></b>	
2.1. Within bank accounts	Free

<sup>12</sup> The Bank accepts payment orders filed in paper or via distant banking solutions and processes them in accordance with the table below provided that the amount to be transferred is actually available on the client's account.

	Payment orders filed in paper form				Payment orders filed via Bank-Client or Internet-Bank or Mobile Banking systems Payment orders through phone banking (except transfers within Ameriabank accounts)			
	Acceptance	Transfer	Acceptance	Transfer	Acceptance	Transfer	Acceptance	Transfer
<b>AMD</b>	Before 1:00 p.m.	Same banking day	After 1:00 p.m.	Next banking day	Before 2:00 p.m.	Same banking day	After 2:00 p.m.	Next banking day
<b>USD</b>	Before 4:00 p.m.	Same banking day	After 4:00 p.m.	Next banking day	Before 5:00 p.m.	Same banking day	After 5:00 p.m.	Next banking day
<b>Other currency</b>	Before 3:00 p.m.	Same banking day	After 3:00 p.m.	Next banking day	Before 4:00 p.m.	Same banking day	After 4:00 p.m.	Next banking day

Transfers within Ameriabank accounts, ordered by telephone banking, are executed within the same banking day.

While executing transfers from card accounts the relevant commissions are added to the fees specified in this chapter 4 (see the Terms of Card Issuance and Usage).

<sup>13</sup> The Bank shall charge AMD 10,000 for each same-day transfer in the amount of up to AMD 50 million if the payment orders were submitted in paper from 1:00 p.m. to 3:00 p.m. (2:00 p.m. to 3:15 p.m. in case of electronic payment orders).

<sup>14</sup> If the transferred amount totals USD 3 million or more or its equivalent in other currency, the transfers are executed only in accordance with points 2.2, 2.3.2 and 2.4.2 subject to commission of AMD 1 million. Transfers to Syrian, Cuban banks and branch offices are charged as described in points 2.3.1 and 2.4.1.

2.2. In RUB (Costs of all correspondent and intermediary banks are borne by the bank)	0.1%, minimum AMD 3,000, maximum AMD 30,000
2.3. In USD, EUR	
2.3.1. Costs of all correspondent and intermediary banks are charged to the amount of remittance	AMD 5,000
2.3.2. Costs of correspondent banks are borne by the bank, costs of other intermediary banks, if any, are charged to the amount of remittance.	
2.3.2.1. If the payment order is filed in paper form	0.1%, minimum AMD 7,500, maximum AMD 50,000
2.3.2.2. If the payment order is filed online via Internet Banking/ Mobile Banking system	0.1%, minimum AMD 6,000, maximum AMD 50,000
2.3.3. Costs of all correspondent and intermediary banks are borne by the bank	Commission specified by point 2.3.2 + AMD 10,000
2.4. In other foreign currencies quoted by the Bank	
2.4.1. Costs of all correspondent and intermediary banks are charged to the amount of remittance.	AMD 5,000
2.4.2. Costs of all correspondent banks are borne by the bank. Costs of other intermediaries (if any) are further reimbursed by the client. <sup>15</sup>	
2.4.2.1. If the payment order is filed in paper form	0.1%, minimum AMD 12,000, maximum AMD 50,000
2.4.2.2. If the payment order is filed online via Internet Banking/ Mobile Banking system	0.1%, minimum AMD 10,000, maximum AMD 50,000
2.5. Transfer of amount in currency not quoted by the Bank <sup>16</sup>	0.2%, minimum AMD 20,000, maximum AMD 100,000
2.6. Transfer of money to Ameriabank's client accounts from ARCA, VISA or Mastercard cards <sup>17</sup>	2%
2.7. For non-account holders	
2.7.1. In RUB	N/A
2.7.2. In USD, EUR and other foreign currencies quoted by the Bank <sup>18</sup>	N/A
<b>3. Transfers in gold (999.9)</b>	
3.1. Within Bank accounts	Free
3.2. To Armenian and foreign banks <sup>14</sup>	AMD 15,000 (per each incoming or outgoing transfer)
<b>4. Cancellation and amendment of payment order data based on the client's written request</b>	
4.1. AMD	AMD 1,000
4.2. Foreign currency <sup>19</sup>	AMD 25,000

<sup>15</sup> Charges presented to Ameriabank by intermediary banks shall be charged to client accounts.

<sup>16</sup> The transfer is executed in USD and the amount is credited to the recipient's account in the currency indicated by the client.

<sup>17</sup> No more than 3 transfers a day to one and the same account are allowed. Limit per transaction is as specified below:

Currency	Amount
AMD	500,000
USD	1,000
EUR	1,000
RUB	50,000

<sup>18</sup> Transfers in USD, EUR and other foreign currencies for non-account holders are performed by "Costs of all correspondent and intermediary banks are charged to the amount of remittance" option.

<sup>19</sup> In addition to the specified tariff, third party's expenses are also chargeable to the client.

5. Cancellation and amendment of payment order data based on the client's request processed by Internet Banking/Mobile Banking System	
5.1. In case of payments in AMD	AMD 500
5.2. In case of payments in RUB	AMD 10,000
5.3. In case of payments in other currencies	AMD 25,000
6. Return of the client's payment order by the correspondent bank	
6.1. In case of payment orders in AMD	Free of charge
6.2. In case of payment orders in RUB	AMD 25,000
6.2.1. If the payment order was filed Internet Banking or Mobile-Banking systems	AMD 10,000
6.3. In case of payment orders in other currency <sup>14</sup>	AMD 25,000
7. Crediting foreign currency to account in non-cash form	Free

## 5. OPENING AND MANAGEMENT OF ESCROW ACCOUNTS

Service	Premium/Partner
1. Account opening and management	For transactions within 500 million AMD or foreign currency equivalent: front-end fee of 0.3% of escrow amount, minimum AMD 50,000 maximum AMD 1,000,000  For transactions exceeding 500 million AMD or foreign currency equivalent: contractual, minimum AMD 1,000,000
2. Amendments to escrow agreement	AMD 25,000 for each supplementary agreement
3. Account closing	Free
4. Cash withdrawal	In accordance with Section 3, "Cash Transactions"
5. Transfer	In accordance with Section 4, "Transfers"

## 6. INDIVIDUAL SAFE DEPOSIT BOXES AND SAFEKEEPING OF VALUABLES

### 6.1 Rent of Individual Safe Deposit Boxes

(AMD, VAT included)

Sizes of individual safe deposit boxes			Fees			
	Komitas Branch	Sayat-Nova Branch	1 month	3 months	6 months	1 year
Small	250mm*350mm*90mm	300mm*100mm*460mm	15,000	20,000	30,000	35,000
Medium	250mm*350mm*190mm	300mm*200mm*460mm	20,000	30,000	40,000	60,000
Large	250mm*350mm*290mm	600mm*200mm*460mm	25,000	40,000	50,000	80,000
Extra large	-	600mm*900mm*460mm	50,000	80,000	100,000	160,000

The Client shall pay a fee equal to 20,000 Armenian drams (Vat included) for the change of the safe deposit box lock and provision of a new key. There is 20% discount on all sizes and lease terms for **Premium/Partner clients**.

### 6.2 Safekeeping of Valuables<sup>20</sup>

(AMD, VAT included)

Weight	Fees
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<sup>20</sup> Applicable to pledged items of gold after complete repayment of loan, if the client does not request the values back within 10 banking days.



	1 month	3 months	6 months	1 year
Up to 1 kg	5,000	15,000	20,000	30,000
1 kg or more	10,000	30,000	40,000	50,000

## 7. SALE OF STANDARD GOLD BARS

Gold bars are available in a range of sizes: 1 ounce, 5g, 10g, 20g, 50g, 100g and 1000g. Gold bars come with a quality certificate.

Gold is quoted depending on its size. The rates are published at the Bank's website [www.ameribank.am](http://www.ameribank.am).

1. Standard gold bar without packaging	Gold cash rate for the particular size of gold bar
2. Standard gold bar with packaging	Gold cash rate for the particular size of gold bar + AMD 3,000, VAT included

## 8. GUARANTEES

Guarantees issued in favor of American Express	Premium/Partner
1. With cash collateral	1% (charged upfront at the moment of issuance), maximum AMD 180,000
2. Secured by other collateral	1.5% (charged upfront at the moment of issuance), maximum AMD 250,000
3. Without collateral	3% lump sum