

Business Card Rates and Fees

1. General Provisions

- 1.1. The Business Card (hereinafter the “Card”) is designed for legal entities and private entrepreneurs who are the bank clients.
- 1.2. The Card is intended for covering travel and entertainment expenses of corporate clients.

2. Rates and Fees

| <i>Master Card Business/VISA Business</i> | | | |
|---|--|--|--|
| Card account currency | AMD | USD | EUR |
| Card validity period | 4 years | 4 years | 4 years |
| 1. Card issuance | Free | Free | Free |
| 2. Card service | AMD 1,500 monthly AMD 15,000 yearly | AMD 1,500 monthly AMD 15,000 yearly | AMD 1,500 monthly AMD 15,000 yearly |
| 3. Additional card issuance | Free | Free | Free |
| 4. Annual service of additional card | AMD 5,000 | AMD 5,000 | AMD 5,000 |
| 5. Provision of PIN in an envelope (chargeable only for the newly issued cards) | AMD 1,000, VAT included | AMD 1,000, VAT included | AMD 1,000, VAT included |
| 6. Generating PIN using OTP (in case of loss of PIN) | AMD 500, VAT included | AMD 500, VAT included | AMD 500, VAT included |
| 7. Card reissuance (in case of loss, damage, theft, loss of PIN or its disclosure to third parties) | AMD 5,000 | AMD 5,000 | AMD 5,000 |
| 8. Card re-issuance (upon expiry of validity period) | Free | Free | Free |
| 9. Provision of the card within one business day ¹ | AMD 3,000 | AMD 3,000 | AMD 3,000 |
| 10. Accelerated return of cards swallowed by Ameriabank ATMs | | | |
| a) Cards issued by Ameriabank | AMD 500 for ATMs within Ameriabank branch premises (cards to be returned within the same business day) AMD 1,500 if the card has been swallowed in Yerevan or other towns with Ameriabank presence (cards to be returned within 2 business days) AMD 5,000 if the card has been swallowed in other communities (cards to be returned within 5 business days) | | |
| b) Cards issued by other banks | AMD 3,000 for ATMs within Ameriabank branch premises (cards to be returned within the same business day) AMD 5,000 if the card has been swallowed in Yerevan or other towns | | |

¹The service is available if the card is ordered at the Yerevan-based branches. The ordered cards are provided in Kamar Branch only. Furthermore, if the client submitted the card application before 4:00 p.m. of the business day, the card may be provided on the same business day. If the card application was submitted after 4:00 p.m., the card will be provided on the next business day.

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|---|--|-----------------------|-----------------------|
| | with Ameriabank presence (cards to be returned within 2 business days) AMD 10,000 if the card has been swallowed at other communities (cards to be returned within 5 business days) | | |
| 11. Card blocking | Free | Free | Free |
| 12. Keeping the card in international STOP-LIST ² (for 7 days) | AMD 9,000 | AMD 9,000 | AMD 9,000 |
| 13. Card unblocking | Free | Free | Free |
| 14. Maximum daily cash withdrawal limit | AMD 3,000,000 | USD 10,000 | EUR 10,000 |
| 15. Increase of maximum daily cash withdrawal limit | | | |
| a) One-time (new limit effective until 3:00 p.m. of the following business day) | AMD 3,000 | AMD 3,000 | AMD 3,000 |
| b) For the entire validity period of the card | AMD 10,000 | AMD 10,000 | AMD 10,000 |
| 16. Maximum number of cash withdrawal transactions per day | 10 | 10 | 10 |
| 17. Cash withdrawal | | | |
| a) at Ameriabank ATMs | 0.1% | 0.1% | 0.1% |
| b) at counters of Ameriabank branches, including POS-terminals ³ | 0.2%, minimum AMD 1,000 | 3%, minimum AMD 1,000 | 3%, minimum AMD 1,000 |
| c) from other ATMs and cashing centers, other than those of HSBC Bank Armenia | 1.5% | 1.5% | 1.5% |
| d) at HSBC Bank Armenia ATMs | 0.1% | 0.1% | 0.1% |
| 18. Cash deposit into Ameriabank card accounts via Ameriabank's cash-in machines | Free | Free | Free |
| 19. Cash deposit into Ameriabank card accounts via cash-in machines of other banks | 0.6% | 0.6% | 0.6% |
| 20. Non-cash payments with cards at merchants/service-providers, including online shops and service-providers | Free | Free | Free |
| 21. Quick activation of the card account balance (maximum within 1 hour after depositing of funds) | AMD 2,000 | AMD 2,000 | AMD 2,000 |
| 22. Provision of statements | According to Ameriabank CJSC Tariffs for Corporate Clients, Chapter 2, section "Provision of statements, information and copies of documents" ⁴ | | |
| 23. SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more) | Free | Free | Free |
| 24. SMS notification (for any amount without limitations) | AMD 10 | AMD 10 | AMD 10 |
| 25. Review of card credit limit | AMD 3,000 | AMD 3,000 | AMD 3,000 |
| 26. Transfers from cards/card accounts, on the basis of card number (via Internet | | | |

²Suspension of unauthorized card transactions worldwide

³No fee shall be charged if over AMD 3 million is withdrawn from AMD-denominated card account.

⁴ Ameriabank CJSC Tariffs for Corporate Clients (12CIB/11RBD PL 72-01-02), approved by the Bank's Management Board decision # 03/11/15 as of May 20, 2015. Link: <https://ameriabank.am/useful-links>

| | | | |
|---|--|------------------------------|------------------------------|
| Banking/Mobile Banking app, ATMs, ArCa app or website) ⁵ | | | |
| a) to Ameriabank cards | 0.3% | 0.3% | 0.3% |
| b) to other bank cards | 0.5% | 0.5% | 0.5% |
| 27. E-wallet top-up with a card | 0% | 0% | 0% |
| 28. Transfers from card accounts to other accounts, at the Bank premises or via Internet Banking/Mobile Banking app (including with currency exchange) ⁶ | Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for Corporate Clients ⁷ per transfers in various currencies | | |
| 29. Card delivery | | | |
| a) Within Armenia and Artsakh | Free | Free | Free |
| b) Other countries | According to the postal bill | According to the postal bill | According to the postal bill |
| 30. Provision of cards at the Bank branches (chargeable only for the newly issued cards) ⁸ | AMD 1,000 | AMD 1,000 | AMD 1,000 |

Important!

1. The Bank may apply special rates and fees to specific groups of clients. The rates and fees contained herein shall be applicable to such groups unless otherwise determined by special fees and rates.

⁵ The amount will be available on the beneficiary's card instantly. In case of Ameriabank cards, the amount will be activated on the account on the next business day, while in case of the cards issued by other banks, activation on the account shall be subject to the terms and conditions of the issuing bank.

⁶ No fees are charged for utility payments made at the Bank branches and via Internet Banking/Mobile Banking app.

⁷ Ameriabank CJSC Tariffs for Corporate Clients (12CIB/11RBD PL 72-01-02), approved by the Bank's Management Board decision # 03/11/15 as of May 20, 2015. Link: <https://ameriabank.am/useful-links>

⁸ The fee is charged at the time of ordering and is not applied (i) for issuance of cards in the name of a third person if such third person is not in the Bank at the time of applying, and (ii) if the card is to be provided within one business day, in which case only the fee for the specified service shall apply.