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1. The Customs Card (hereinafter the “Card”) is designed for legal entities and private entrepreneurs who are Ameriabank clients.
2. The Card is intended to be used for customs, tax and other payments at customs offices.
3. Terms and Fees

1	Type	ArCa Classic
2	Card validity period	2 years
3	Currency	Armenian drams, US dollars, euros
4	Card issuance	Free
5	Annual service	10,000 Armenian drams; free for clients with over 3-months' history with Ameriabank
6	Additional card issuance	Free
7	Annual service of additional card	5,000 Armenian drams
8	Card re-issuance (in case of card loss, damage, theft, PIN loss or its disclosure to third parties)	5,000 Armenian drams
9	Card re-issuance (upon expiry of validity period)	Free
10	Card blocking	Free
11	Card unblocking	Free
12	Cash withdrawal	N/A
13	Electronic transactions at customs terminals	Free
14	Electronic payments with a card at other merchants/service providers	3%
15	Provision of account statements	According to Ameriabank CJSC Tariffs for Corporate Clients, Chapter 2, section “Provision of statements, information and copies of documents”
16	Revision of credit limit	3,000 Armenian drams
17	SMS notification	Free

Special fees and rates can be offered to specific client groups. The fees and rates specified here shall apply to these groups unless otherwise determined by special fees and rates.

4. Terms and Conditions of Line of Credit on Card

Credit limit	Max 50% of average monthly bank account turnover for at least 3 most recent months, but not more than 100 million Armenian drams or its equivalent in other currency. For clients with less than 3-months' history with Ameriabank: based on bank account turnover in other banks and LTV ratio
Maturity period	Up to 1 year
Interest rate (USD and EUR)	<ul style="list-style-type: none"> • If utilized amounts are not repaid fully during grace period, 13% accrues starting from the first utilization day. • If utilized amounts are not repaid fully during the month following the grace period, 20% accrues starting from the following month.
Interest rate (AMD)	<ul style="list-style-type: none"> • 15% for AMD-denominated line of credit • If utilized amounts are not repaid fully during the first month, 20% accrues starting from the following month.

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Grace period for interest	Last day of the month when money was utilized +5 days No grace period for lines of credit in AMD
Repayment of utilized amounts	Upon maturity; at that, any credit to card account will be used to repay amounts utilized as of that date.
Repayment of interest	Upon maturity; at that, any credit to card account will be used to repay interest as of that date.
Disbursement fee	1% of credit limit
Security	<ul style="list-style-type: none"> Cash flows for clients with over 3-months' history with Ameriabank Cash flows and additional security for entities who have been Ameriabank clients for less than 3 months
LTV ratio (for additional collateral)	Up to 70%
Other terms and late payment fees for principal	The interest rate defined in agreement ceases to accrue to overdue amounts. Instead, these amounts bear interest at the rate of 24% annually for each day overdue. Fine in the amount of 0.1% of overdue loan for each day of delay plus, if the delays extend for 5 business days or longer, also a penalty in the amount of 2% of overdue loan.
Other terms and late payment fees for interest	Fine in the amount of 0.3% of overdue interest for each calendar day of delay plus, if the delays extend for 5 business days or longer, also a penalty in the amount of 5% of overdue interest.
Early termination of agreement	No fines and penalties applied
Response period	Your application will be reviewed and responded to within up to 10 business days after you submit all required documents. Depending on the review, this term may be extended for an additional period of no more than 10 business days.
Validity period (period during which the decision on approval of line of credit is valid)	20 days, unless otherwise ruled by relevant authority of the bank
Loan restructuring application fee*	AMD 500,000

*The loan restructuring fee is payable by the borrower, if the restructuring application submitted by the borrower at their own initiative and of their own free will is reviewed and satisfied by the bank (for which the relevant department should perform analysis and provide its conclusion). In other cases of restructuring, this fee is normally chargeable based on decision of the Large Credit Committee.