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<b>INFORMATION GUIDE TO FAST MONEY TRANSFER SYSTEMS FOR INDIVIDUALS</b>		<b>Edition 6</b>	
		<b>Effective from January 12, 2017</b>	

**INFORMATION GUIDE  
TO FAST MONEY TRANSFER SYSTEMS FOR INDIVIDUALS**

Ameriabank CJSC  
Address: 2 V. Sargsyan Street, Yerevan 0010, Armenia  
Phone: (374 10) 56 11 11, fax: (374 10) 51 31 33  
Email: [office@ameriabank.am](mailto:office@ameriabank.am); [www.ameriabank.am](http://www.ameriabank.am)

**Dear Client**

Here you can find detailed information about fast money transfer systems available at Ameriabank CJSC. The information is also available at the bank's website [www.ameriabank.am](http://www.ameriabank.am).

International fast money transfer systems enable you to instantly send and receive remittances worldwide in a very simple procedure without opening a bank account.

Ameriabank offers to its clients money transfers through **UNISTREAM** and **MoneyGram** international money transfer systems.

The amount or currency of the transfer may be subject to local laws/regulations and compliance requirements and/or policies of the bank in the recipient's country.

**Advantages of fast money transfer systems**

- Fast**
- Cheap**
- No commission for recipients**
- Easy and simple both for sender and recipient, and**
- Wide service network**

**ATTENTION!**

The information in this guide might be outdated. For complete up-to-date information please call +374 10 56 11 11 or visit any of Ameriabank's offices during its open hours. The list of branches and information about open hours are available at [www.ameriabank.am](http://www.ameriabank.am). For more details please call us at +374 10 56 11 11.

**How do fast money transfers work?**


**1. To send money you should:**

- Submit your ID**
- Pay the transfer amount and commission fee**
- Sign the form/slip**

**2. To pick up a money transfer you should:**

- Submit your ID**
- Give the unique reference number of transfer**
- Sign the form/slip**
- Provide other details, if required by the rules of that transfer system (such as amount and currency of transfer)**

You can get your money also by card, for which you need to provide your card details to the sender.

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3. Transfers and payouts are available in US dollars, euros and Russian rubles. Payouts in UNISTREAM are available also in Armenian drams.
  
4. The Bank accepts the following types of ID:
  - For citizens of the Republic of Armenia
    - Passport
    - ID card
    - Military ID (for persons in military service)
    - Temporary ID issued by the police of the Republic of Armenia
  - For refugees
    - Refugee certificate
    - Refugee travel document
  - For foreign citizens and stateless persons
    - Passport, internationally acceptable personal identification documents
    - Special passport of the Republic of Armenia
    - Residence certificate

Amounts in the name of minors under the age of 14 can be paid out only to the recipient's legitimate representatives (parents, guardians, trustees), provided they are properly identified (passport and power of attorney/other equivalent document).

Amounts in the name of minors aged 14-17 can only be paid out based on passport or other ID (military ID, temporary ID issued by the police).
  
5. Commission is payable by the sender in AMD at the CBA exchange rate effective on that day. No additional fees are charged to the recipient.
  
6. The system generates a unique reference number for each transfer which the sender should provide to the recipient. To collect the transfer, the recipient must give the reference number.
  
7. Cancellation
  - If you wish to cancel a transfer, you should fill in a cancellation form. You may recall a transfer only if the money has not yet been paid out to the recipient. Commission fees are not refunded unless otherwise envisaged under the rules of that transfer system.
  - The recalled amount will be returned to you after it is received from the intermediary bank.
  
8. If after sending the money the sender finds an error in the transfer data, and the money has not been picked up by the recipient yet, the sender is requested to fill in a transfer modification form. Each money transfer system defines its own rules for editing transfer data. Unless otherwise envisaged by the policies of that money transfer system or receiving bank, changes in transfer data are executed within 1 banking day after submission of modification form by the sender, provided the amount has not been paid out to the recipient.
  
9. After each operation/transaction the client is provided with a receipt (slip).
  
10. Fast money transfers are executed in all branch offices of Ameriabank during operational hours. The updated list of branches and information about open hours are available at [www.ameriabank.am](http://www.ameriabank.am). For more details please call us at +374 10 56 11 11.

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## UNISTREAM

**Unistream** is a fast money transfer system for individuals. It has a wide service network including over 300,000 agent locations<sup>1</sup> in about 100 countries worldwide (including Russia, other CIS countries, etc.). Transfers and payouts are available in Russian rubles, US dollars and euros.



The system offers the following options for execution of transfers:

- Address-based (recipient bank name required)
- No address (only country name required)

The amount delivered by **Unistream** is usually available in 10 minutes after the transfer is made. The commission fee depends on the amount and destination.

The money will be available for 180 calendar days. If the recipient does not pick up the transferred amount during that period, the money may be paid out only to the sender and only during 3 years after the date of transfer.

To receive a transfer through **Unistream** you need to submit your passport or other ID, the unique reference number and specify the amount and currency of the transfer.

The maximum amount of a single transfer through **Unistream** in Ameriabank cannot exceed 900,000 rubles or its equivalent in US dollars and/or euros.

If the transfer is recalled or canceled, the commission fee will not be refunded.

### Commission fees for no-address remittances

Country	Currency	Amount from	Amount up to	Commission fee (% of transferred amount)	Fixed commission depending on transfer currency
Albania	USD			2.5	
Albania	EUR			2.5	
Armenia	RUB		Maximum transaction limit	0.6	
Armenia	EUR		Maximum transaction limit	0.6	
Armenia	USD		Maximum transaction limit	0.6	
Belarus	RUB		Maximum transaction limit	1.5	
Belarus	USD		Maximum transaction limit	1.5	
Belarus	EUR		Maximum transaction limit	1.5	
Bulgaria	EUR		100		5
Bulgaria	EUR	101	400		8
Bulgaria	EUR	401	500		10
Bulgaria	EUR	501	750		15

<sup>1</sup> For updated list of countries go to [www.unistream.com](http://www.unistream.com).

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Country	Currency	Amount from	Amount up to	Commission fee (% of transferred amount)	Fixed commission depending on transfer currency
Bulgaria	EUR	751	1,000		20
Bulgaria	EUR	1,001	1,500		30
Bulgaria	EUR	1,501	2,000		40
Bulgaria	EUR	2,001	3,000		60
Bulgaria	EUR	3,001	4,000		80
Bulgaria	EUR	4,001	6,000		120
Bulgaria	EUR	6,001	7,000		140
Bulgaria	EUR	7,001	8,000		160
Bulgaria	EUR	8001	Maximum transaction limit	2.5	
Bulgaria	USD		100		5
Bulgaria	USD	101	400		8
Bulgaria	USD	401	500		10
Bulgaria	USD	501	750		15
Bulgaria	USD	751	1,000		20
Bulgaria	USD	1,001	1,500		30
Bulgaria	USD	1,501	2,000		40
Bulgaria	USD	2,001	3,000		60
Bulgaria	USD	3,001	4,000		80
Bulgaria	USD	4,001	6,000		120
Bulgaria	USD	6,001	7,000		140
Bulgaria	USD	7,001	8,000		160
Bulgaria	USD	8,001	Maximum transaction limit	2.5	
UK	USD		Maximum transaction limit	0.3	
UK	EUR		Maximum transaction limit	0.3	
Vietnam	USD		Maximum transaction limit	1	
Vietnam	RUB		Maximum transaction limit	1	
Vietnam	EUR		Maximum transaction limit	1	
Greece	RUB		Maximum transaction limit	1.5	
Greece	USD		Maximum transaction limit	1.5	
Greece	EUR		Maximum transaction limit	5	
Georgia	EUR		Maximum transaction limit	1.5	
Georgia	USD		Maximum transaction limit	1.5	
Georgia	RUB		Maximum transaction limit	1.5	
Kazakhstan	RUB		Maximum transaction limit	1.5	

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Country	Currency	Amount from	Amount up to	Commission fee (% of transferred amount)	Fixed commission depending on transfer currency
Kazakhstan	USD		Maximum transaction limit	1.5	
Kazakhstan	EUR		Maximum transaction limit	1.5	
Kyrgyzstan	EUR		Maximum transaction limit	1.5	
Kyrgyzstan	RUB		Maximum transaction limit	1.5	
Kyrgyzstan	USD		Maximum transaction limit	1.5	
Latvia	EUR		Maximum transaction limit	1	
Latvia	USD		Maximum transaction limit	1	
Lithuania	EUR		Maximum transaction limit	1	
Lithuania	USD		Maximum transaction limit	1	
Lithuania	RUB		Maximum transaction limit	0.1	
Moldova	USD		Maximum transaction limit	1.5	
Moldova	EUR		Maximum transaction limit	1.5	
Moldova	RUB		Maximum transaction limit	1.5	
Mongolia	RUB		3,000	1.5	
Mongolia	RUB	3,000	Maximum transaction limit	1.3	
Russia	RUB		Maximum transaction limit	1	
Russia	EUR		Maximum transaction limit	1	
Russia	USD		Maximum transaction limit	1	
Serbia	EUR		Maximum transaction limit	2	
Tajikistan	EUR		Maximum transaction limit	1.5	
Tajikistan	USD		Maximum transaction limit	1.5	
Tajikistan	RUB		Maximum transaction limit	1.5	
Turkey	EUR		7,000	2, minimum 6 EUR	
Turkey	USD		10,000	2, minimum 6 USD	
Uzbekistan	USD		Maximum transaction limit	1.5	
Uzbekistan	EUR		Maximum	1.5	

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Country	Currency	Amount from	Amount up to	Commission fee (% of transferred amount)	Fixed commission depending on transfer currency
			transaction limit		
Ukraine	USD		Maximum transaction limit	1.5	
Ukraine	RUB		Maximum transaction limit	1.5	
Ukraine	EUR		Maximum transaction limit	1.5	
Czech Republic	EUR		Maximum transaction limit	1.5	
Czech Republic	USD		Maximum transaction limit	1.5	
Estonia	EUR		Maximum transaction limit	1	
Estonia	USD		Maximum transaction limit	1	

For further details on Unistream, list of countries, service agents and fees for address-based transfers and other information please visit [www.unistream.ru](http://www.unistream.ru).

## MoneyGram

**MoneyGram** has over 321,000 agent locations in 198 countries worldwide. All you need is just passport or other ID, and you can send money almost to any country worldwide in a couple of minutes. The transfer is quick and safe. The funds will be available for the recipient in just a few minutes.



Outgoing transfers are available only in US dollars. Payouts are available both in US dollars and euros.

Maximum time it takes is 15 minutes.

The amount of one transfer cannot exceed 9,999.9 US dollars.

To receive money through **Money Gram**, just submit your passport and the unique tracking code of the transfer.

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**MoneyGram Rates and Fees**

 Commissions for **MoneyGram** transfers from Armenia to CIS countries (Belarus, Ukraine, Moldova, Tajikistan, Russia, Uzbekistan, Kazakhstan, Kyrgyzstan, Turkmenistan) and Georgia in US dollars

Amount in USD	Commission in USD
0.01-100.00	2
100.01-200.00	4
200.01-300.00	6
300.01-400.00	8
400.01-500.00	10
500.01-750.00	14
750.01-1,000.00	19
1,000.01-1,500.00	28
1,500.01-2,000.00	37
2,000.01-2,500.00	46
2,500.01-3,000.00	55
3,000.01-3,500.00	64
3,500.01-4,000.00	73
4,000.01-4,500.00	83
4,500.01-5,000.00	92
5,000.01-5,500.00	95
5,500.01-6,000.00	99
6,000.01-6,500.00	109
6,500.01-7,000.00	119
7,000.01-9,999.9	139

**Commissions for transfers in US dollars to other countries**

Amount in USD	Commission in USD
Up to 100	12
Up to 250	20
Up to 400	24
Up to 600	32
Up to 800	40
Up to 1,000	50
Up to 1,200	60
Up to 1,800	75
Up to 2,500	100
Up to 5,000	150
Up to 7,500	225
Up to 9,999.9	300

The money will be available for 90 calendar days. If the recipient does not pick up the money during that period, the transfer will be archived in **MoneyGram** database. In order to receive or cancel it you should contact the **MoneyGram** Contact Center. Funds are kept for 5 years after the date of transfer after which they are no longer available.