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1. Referral program is available both for physical and legal entities.
2. To participate in this program the Referring Party should provide to the Bank his/her details, the details of the Referred Party and those of the Referred Service (hereinafter “the Service”) and get a unique Referral Code¹ by filling in the Referral Form on the website of Ameriabank (hereinafter “the Bank”). The unique Referral Code should be provided to the Referred Party for the latter to present it to the Bank when using the service. When using the services specified below the Referred Party shall indicate that he is using the servicing within the scope of the referral program and shall provide to the Bank the Referral Code as a proof to his/her words.
3. Within the scope of the referral program the client may:
 - ✓ Open a new account and use Internet Banking with transaction authority
 - ✓ Order a new card
 - ✓ Get a new loan or credit line
 - ✓ Stock market trading via Ameria Global Trading platform
4. Bonuses are paid only for successful referrals. A referral is considered successful if it complies with all the terms below:
 - ✓ The service is actually delivered to the Referred Party
 - ✓ At the moment of servicing the Referred Party presents to the Bank's employee the unique Referral Code
 - ✓ The validity period of the unique referral code presented at the moment of servicing has not expired
5. The referral code will be valid for three months starting from the date when it was generated.
6. Bonuses for successful referrals shall be transferred to the bank account in AMD specified by the Referring Party in the Referral Form on the Bank's website.
7. Bonuses paid to the Referring Parties for the services delivered during the current month shall be paid monthly depending on the type and number of successful referrals. Bonuses

¹ Except for program partner referrals for which different referral mechanisms may be determined.

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paid for stock market transactions executed via Ameria Global Trading platform during the first month following each calendar quarter make an exception. These are paid for the transactions executed by the Referred Party during 1(one) year after opening a brokerage account with the Bank, while bonuses for the rest of services are paid lump sum.

8. Amount of bonuses shall be determined in accordance with the table² below:

Service		Referral bonus (AMD) (before taxation)
<i>New Card</i>	Standard (ArCA, Visa Classic, MasterCard Standard)	1,000
	Premium (MC/Visa Gold, MC/Visa Platinum/ Infinite, MC/Visa Business)	6,000
<i>New loan or credit line</i>	Up to AMD 2 million	N/A
	From AMD 2 mln to 20 mln or its foreign currency equivalent	10,000
	From AMD 20 mln to 50 mln or its foreign currency equivalent	25,000
	Over AMD 50 mln or its foreign currency equivalent	50,000
<i>New client who uses Internet Banking with transaction authority</i>		2,000
<i>Bonuses paid out of total commissions received by the Bank from the transactions executed by the Referred Party via Ameria Global Trading platform</i>		10%

9. Referral bonuses shall be subject to taxation in accordance with the Republic of Armenia Law "On Income Tax" (for individuals) and/or other legislative provisions. When paying bonuses for successful referrals the Bank shall act as a tax agent and shall charge and transfer to the state budget the relevant amounts envisaged by the Republic of Armenia Law "On Income Tax" (for individuals) and/or other legislative provisions.

² The program is not applicable if the referred party is subject to restrictions determined by the agreement or the bank's internal legal acts (including resolutions of the bank's authorized body/person).

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10. The Referred Party may get 50% discount for Internet-Banking Service or AYO Classic Card with 1st year free service at client's option.