∧ ∧MERI∧B∧NK	11RBD PL 72-56		
AMERIABANK CJSC	Edition 32		
Ameriabank CJSC Card Rates and Fees	Effective date: June 7, 2023		

Approved by the Management Board resolution № 02/20/15 as of July 22, 2015; current version approved by resolution №01/63/23 as of May 22, 2023, with the effect from the date specified above.

GENERAL PROVISIONS

- 1. Debits and credits of AMD-denominated fees for card service are performed at the average exchange rate of the Central Bank of Armenia prevailing on that date.
- 2. The currency in card transactions is exchanged at the rates specified in Ameriabank CJSC (the "Bank") Payment Cards Terms and Conditions, where the exchanges rates applied by Visa international payment system include the Bank's fee of 2%.
- 3. All postal and telecommunication expenses, as well as third bank costs will be charged additionally.
- 4. The Bank may review and change the tariffs from time to time, notifying the clients through making the changes available for them on the website or within the Bank premises. The changes take effect on the date fixed by the Bank, but not earlier than the client notice date.
- 5. All commissions subject to VAT include VAT.
- 6. The Travel Insurance provided by the Bank as part of the existing card package before termination of the package services offered with VISA Gold/Platinum, Mastercard Gold/Platinum cards will be valid until the expiry of the period specified in the existing insurance policy, while the Priority Pass card will be valid by June 30, 2023, after which the Bank will block the use of the Priority Pass card.
- 7. The stickers provided by the Bank will be valid by December 31, 2024, after which the Bank will block their use.

	Credit card with grace period						
N	Card Subtype ¹	Visa Digital ²	VISA Classic Mastercard Standard	VISA Gold Mastercard Gold	VISA Platinum Mastercard Platinum	VISA Signature	VISA Infinite
	Currency	AMD/USD/EU R	AMD/USD/EU R	AMD/USD/EU R	AMD/USD/EU R	AMD/USD/EU R	AMD/USD/EU R
	Card validity period	4 years	4 years	4 years	4 years	4 years	4 years
1	Card issuance	Free	Free	Free	Free	Free	Free
2	Card service	Free	AMD 5,000 annually; AMD 2,500 annually if ordered by MyAmeria app	AMD 2,000 monthly/ AMD 20,000 annually; AMD 10,000 annually if ordered by MyAmeria app	AMD 3,000 monthly/ AMD 30,000 annually; AMD 20,000 annually if ordered by MyAmeria app	AMD 6,000 monthly/ AMD 60,000 annually; AMD 50,000 annually if ordered by MyAmeria app	AMD 10,000 monthly/ AMD 100,000 annually; AMD 75,000 annually if ordered by MyAmeria app
3	Additional card issuance	Free	Free	Free	Free	Free	Free
4	Annual service of additional card	AMD 1,000	AMD 2,500	AMD 10,000	AMD 15,000	AMD 30,000	AMD 50,000
5	Provision of PIN in an envelope (chargeable only for the newly issued cards) ³	-	AMD 1,000, VAT included	AMD 1,000, VAT included	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	AMD 500, VAT included	AMD 500, VAT included
7	Minimum card account balance	N/A	N/A	N/A	N/A	N/A	N/A
8	Annual interest rate accrued on the card account balance	0	0	0	0	0	0
	Provision of the card within one banking day ⁴		_	_			
9	a) for Armenian citizens	-	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000
	b) for non-Armenian citizens	-	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000
10	Card reissuance (in case of card expiry, seizure of the card by other Armenian banks, failure to receive a cvv code)	Free	Free	Free	Free	Free	Free

11	Card reissue for other reasons	AMD 2,500	AMD 2,500	AMD 5,000	AMD 5,000	AMD 5,000	AMD 5,000	
12	Card reissuance for other reasons, requested by Internet/Mobile Banking	AMD 1,500	AMD 1,500	AMD 3,000	AMD 3,000	AMD 3,000	AMD 3,000	
13	Accelerated return of Ameriabank cards swallowed by Ameriabank ATMs	-	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)					
14	Accelerated return of other bank cards swallowed by Ameriabank ATMs	-	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 with Ameriabank presence (cards to be returned within 2 business days) AMD 10,000 if the card has been swallowed in other communities (cards to be returned within 5 business days)					
15	Quick activation of the credit limit (within 1 hour after approval)	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000	AMD 2,000	
16	Card blocking	Free	Free	Free	Free	Free	Free	
17	Card unblocking	Free	Free	Free	Free	Free	Free	
18	Keeping the card in international STOP-LIST (for 7 days) ⁵	-	AMD 9,000	AMD 9,000	AMD 9,000	AMD 9,000	AMD 9,000	
19	Maximum daily cash withdrawal limit (total)	-	AMD 1,000,000/ USD 3,000/ EUR 3,000	AMD 2,000,000, USD 6,000, EUR 6,000	AMD 2,500,000, USD 8,000, EUR 8,000	AMD 2,500,000, USD 8,000, EUR 8,000	AMD 3,000,000, USD 10,000, EUR 10,000	
	Increase of maximum daily cash withdrawal limit (total)							
20	a) One-time (new limit effective until 3:00 PM of the following business day)	-	AMD 3,000	AMD 3,000	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	AMD 10,000	AMD 10,000	
21	Maximum number of cash withdrawal transactions per day	-	5	5	5	5	5	
	Cash withdrawal ⁶							
	a) at Ameriabank ATMs	-	2%	2%	2%	2%	2%	
22	b) at counters of Ameriabank branches, including POS-terminals	-	2.2%	2.2%	2.2%	2.2%	2.2%	
	c) from other ATMs and cashing centers	-	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	2.5%, min AMD 2,500	
23	Cash deposit into Ameriabank card accounts via Ameriabank's cash-in machines ⁷	Free	Free	Free	Free	Free	Free	
24	Cash deposit into Ameriabank card accounts via cash-in machines of other banks	-	0.60%	0.60%	0.60%	0.60%	0.60%	
25	Non-cash payments with the card at trade/service centers, including in the internet environment	Free	Free	Free	Free	Free	Free	

Transfers from cards/card accounts, on the basis of the card number (via Internet/Mobile Banking app, ATMs, ArCa app or website) ⁸	2%	2%	2%	2%	2%	2%	
Transfers from card accounts to other accounts, on the Bank premises or via Internet/Mobile Banking app (including with currency exchange) ⁹	2% ¹⁰ + Fee specified in Section 4 (Transfers) of Ameriabank CJSC Tariffs for Individuals for transfers per respective type and currency						
Transfers from cards to accounts/cards of Ameriabank customers via the Bank website ¹¹	2%	2%	2%	2%	2%	2%	
Ameriastream ⁷ transfers made from a card account via Internet/Mobile Banking app	2%	2%	2%	2%	2%	2%	
E-wallet top-up with a card	2%	2%	2%	2%	2%	2%	
Provision of statements	According to Ameriabank CJSC Tariffs for Individuals, Chapter 2, section "Provision of statements, information and copies of documents"						
SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more)	Free	Free	Free	Free	Free	Free	
SMS notification (for any amount without limitations)	AMD 10 per transaction, VAT included	AMD 10 per transaction, VAT included	AMD 10 per transaction, VAT included	AMD 10 per transaction, VAT included	AMD 10 per transaction, VAT included	AMD 10 per transaction, VAT included	
Chargeback claim fee (payable if it is proved that the transaction was performed (i) by the client or (ii) by the client due to the breach of the card rules)	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	
Chargeback claim fee for non-Ameriabank cards	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included	
Card delivery							
a) Within Armenia and Artsakh	-	Free	Free	Free	Free	Free	
b) Other countries	-	According to the postal bill	According to the postal bill	According to the postal bill	According to the postal bill	According to the postal bill	
Provision of cards at the Bank branches (chargeable only for the newly issued cards) ¹³	-	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000	
Card transaction insurance as per Ameriabank CJSC Card Insurance Terms during the period they are effective ¹⁴	AMD 3,000 yearly	AMD 3,000 yearly	AMD 5,000 yearly	AMD 5,000 yearly	AMD 5,000 yearly	AMD 10,000 yearly	
	basis of the card number (via Internet/Mobile Banking app, ATMs, ArCa app or website) ⁸ Transfers from card accounts to other accounts, on the Bank premises or via Internet/Mobile Banking app (including with currency exchange) ⁹ Transfers from cards to accounts/cards of Ameriabank customers via the Bank website ¹¹ Ameriastream ⁷ transfers made from a card account via Internet/Mobile Banking app E-wallet top-up with a card Provision of statements SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more) SMS notification (for any amount without limitations) Chargeback claim fee (payable if it is proved that the transaction was performed (i) by the client or (ii) by the client due to the breach of the card rules) Chargeback claim fee for non-Ameriabank cards Card delivery a) Within Armenia and Artsakh b) Other countries Provision of cards at the Bank branches (chargeable only for the newly issued cards) ¹³ Card transaction insurance as per Ameriabank CJSC Card Insurance Terms during the period	basis of the card number (via Internet/Mobile Banking app, ATMs, ArCa app or website) ⁸ Transfers from card accounts to other accounts, on the Bank premises or via Internet/Mobile Banking app (including with currency exchange) ⁹ Transfers from cards to accounts/cards of Ameriabank customers via the Bank website ¹¹ Ameriabank customers via the Bank website ¹¹ 2% Ameriastream ⁷ transfers made from a card account via Internet/Mobile Banking app E-wallet top-up with a card Provision of statements SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more) SMS notification (for any amount without limitations) AMD 10 per transaction, VAT included Chargeback claim fee (payable if it is proved that the transaction was performed (i) by the client or (ii) by the client due to the breach of the card rules) Chargeback claim fee for non-Ameriabank cards Card delivery a) Within Armenia and Artsakh b) Other countries - 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¹In case of scoring-based lending, either Visa Classic or Mastercard Standard card is issued as a credit card, irrespective of the approved loan amount. There is no annual service fee in this case.

⁴The 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 customer submitted the card application before 4:00 PM of the banking day, the card may be provided on the same banking day. If the card application was submitted after 4:00 PM, the card will be provided on the next banking day.

⁵Suspension of unauthorized card transactions worldwide

⁶If after cash withdrawal the client closes his all accounts with the Bank, and the total account balance is less than the required minimum cash withdrawal fee, no cash withdrawal fee shall be charged.

ATM cash-in service is not available for digital cards.

² The customer may have up to 3 valid Digital cards.

³The fee is not applied in case of cards issued for disbursement of score-based loans, Smart accounts and cards issued for delivery abroad.

⁸ 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. The transfers specified in this clause are made in AMD only.

⁹ No fees are charged for utility payments made at the Bank branches and via Internet/Mobile Banking app.

¹⁰If the cash withdrawal fee for cashing from Ameriabank's ATMs and cashing facilities approved for a certain client is other than 2%, the cash withdrawal fee defined for the client shall apply.

¹¹ Max 3 transactions per day per account. Max limit per transaction: 500,000 for AMD; 1,000 for USD; 1,000 for EUR; 50,000 for RUB.

¹²Maximum amount per Ameriastream transfer is AMD 200,000, minimum amount is AMD 1,000, and the amount should be a multiple of 1,000. The maximum amount of cash withdrawal within 24 hours is AMD 200,000 if the amount to be received comes from Ameriastream transfers made with specification of the same phone number in the transfer application(s).

¹³The fee is charged at the time of ordering and is not applied (i) for issuance of additional cards in the name of a third person if such third person is not in the Bank at the time of applying, and (ii) in case of first cards ordered by employers and issued as part of payroll projects, and (iii) if the card is to be provided within one banking day, in which case only the fee for the specified service shall apply.

¹⁴No fee if there is a line of credit on the card.