







29	Ameriastream transfers made from a card account via Internet/Mobile Banking app <sup>12</sup>	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
30	Adding a card issued by another bank to My America app, removal of the added card <sup>13</sup>	Free	Free	-	-	Free	Free	Free	Free
31	Transfers with a card issued by another bank via My America app <sup>14</sup>	0.5%	0.5%	-	-	0.5%	0.5%	0.5%	0.5%
32	E-wallet top-up with a card	0%	0%	0%	0%	0%	0%	0%	0%
33	Provision of statements	According to Ameriabank CJSC Tariffs for Individuals, Chapter 2, section "Provision of statements, information and copies of documents"							
34	SMS notification (for transactions in the amount of AMD 10,000 or foreign currency equivalent and more)	Free	Free	Free	Free	Free	Free	Free	Free
35	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	AMD 10 per transaction, VAT included	AMD 10 per transaction, VAT included
36	Card transaction dispute 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	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included
37	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	AMD 10,000 per transaction, VAT included	AMD 10,000 per transaction, VAT included
38	Card delivery								
	a) Within Armenia and Artsakh	Free	Free	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	According to the postal bill	According to the postal bill
39	Provision of cards at the Bank branches (chargeable only for the newly issued cards) <sup>15</sup>	AMD 1,000	AMD 1,000	AMD 1,000	AMD 1,000	-	AMD 1,000	AMD 1,000	AMD 1,000
40	Card transaction insurance as per Ameriabank CJSC Card Insurance Terms during the period they are effective <sup>16</sup>	-	AMD 3,000 yearly	AMD 3,000 yearly	AMD 3,000 yearly	AMD 3,000 yearly	AMD 5,000 yearly	AMD 5,000 yearly	AMD 5,000 yearly

<sup>1</sup>In case of scoring-based lending, either Visa Classic or Mastercard Standard card is issued to provide the overdraft, irrespective of the approved loan amount. There is no annual service fee in this case.

<sup>2</sup>The customer may have up to 3 valid Digital cards.

<sup>3</sup>The fee is not applied in case of cards issued for disbursement of score-based loans, Smart accounts and cards for delivery abroad, as well as first payroll cards ordered by employers.

<sup>4</sup>The 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.

<sup>5</sup>Suspension of unauthorized card transactions worldwide

<sup>6</sup>If 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.

<sup>7</sup>No fees are charged if over AMD 1 million is withdrawn from the AMD-denominated card account.

<sup>8</sup>ATM cash-in service is not available for digital cards.

<sup>9</sup>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.

<sup>10</sup>No fees are charged for utility payments made at the Bank branches and via Internet/Mobile Banking app.

<sup>11</sup>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.

<sup>12</sup>Maximum 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).

<sup>13</sup>It is possible to add to MyAmeria app Arca, Mastercard, Visa cards issued by Armenian banks and verified by Arca. When adding a card, AMD 5 will be charged to the card and immediately credited back. The service is available if the customer has a personal public services number issued in Armenia or a reference on the absence of such number.

<sup>14</sup>It is necessary to have a current AMD account with Ameriabank to be able to make transactions with the added card. In case of transactions made with cards in foreign currency, the transaction will be made in AMD, and the currency exchange will be performed at the exchange rate of the card issuing bank. In addition to these tariffs, the card issuing bank may charge additional fees in accordance with its rates and fees.

<sup>15</sup>The 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.

<sup>16</sup>No fee if there is an overdraft on the card.