

XII-1. EXTENSION AND SERVICE OF ARCA PLASTIC CARDS

1. ARCA cards **	Currency	GOLD PARADOX	JUNIOR***	CLASSIC ^{16****}	CLASSIC MIR	BUSINESS*****	ADIDAS ¹	Pension
2. Plastic cards operation periods	AMD	5 years	5 years	5 years	5 years	5 years	1 years	5 years
	USD	-	-	5 year	5 years	-	-	-
	EUR	-	-	-	5 years	-	-	-
	RUR	-	-	-	5 years	-	-	-
3. Card extension	AMD	0	0	0	0	0	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
4. Provision of attached ¹⁰ , additional ¹⁵ cards	AMD	0	0	0	0	0	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
5. Card account opening	AMD	0 ²	0 ²	0 ²	0 ²	0 ²	0 ²	0
	USD	-	-	0 ²	0 ²	-	-	-
	EUR	-	-	-	0 ²	-	-	-
	RUR	-	-	-	0 ²	-	-	-
6. Card account maintenance	AMD	0	0	0	0	0	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
7. Annual service fee	AMD	AMD 3500 ³	AMD1000	AMD 2500	AMD 3000	AMD 8000	AMD 2000 ₄	0
	USD	-		AMD 2500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-

	RUR	-	-	-	AMD 3000	-	-	-
8. Annual servicing fee of attached ¹⁰ , additional ¹⁵ cards	AMD	AMD 3500	AMD 1000	AMD 2500	AMD 3000	AMD 8000	AMD2000	AMD 700 ⁶
	USD	-	-	AMD 2500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
9. Annual interest rate calculated to the card positive balance ⁵	AMD	0%	0%	0%	0%	0%	0%	0%
	USD	-	-	0%	0%	-	-	-
	EUR	-	-	-	0%	-	-	-
	RUR	-	-	-	0%	-	-	-
10.Cash pay-out at ARMECONOMBANK OJSC encashment points (ATM, POS terminal)	AMD	0 ¹⁷	0	0 ¹⁷	0 ¹⁷	0,5%	3%	0 ¹⁸
	USD	-	-	AMD 0% ¹⁷ foreign currency 0,5% min AMD 1000	AMD 0% ¹⁷ foreign currency 0,5% min AMD 1000		-	-

	EUR	-	-	-	AMD 0% ¹⁷ foreign currency 0,5% min AMD 1000	-	-	-
	RUR	-	-	-	AMD 0% ¹⁷ , currency, from currency account cards 0,5% min AMD 1000	-	-	-
11. CASH-IN through ARMECONOMBANK OJSC ATM (ATM CASH-IN)	AMD	1%	1%	1%	1%	1%	1%	1%
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-

12. Cash pay-out from ARMECONOMBANK OJSC teller sector	AMD	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	3%, min AMD 1000	0 ¹⁸
	USD	-	-	1%, min AMD 1000	1%, min AMD 1000	-	-	-
	EUR	-	-	-	1%, min AMD 1000	-	-	-
	RUR	-	-	-	1%, min AMD 1000	-	-	-
13. Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal	AMD	1%	1%	1%	1%	1%	3%	0,5%
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-
14. CASH-IN at encashment points of other Armenian banks (ATM CASH- IN).	AMD	1%						
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-

15. Implementation of non-cash transactions	AMD	0						
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
16. Replacement of the card with a new one in case of PIN code damage and loss, extension of a new card in case of preterm reissue of the card	AMD	AMD 3 500	AMD 1 000	AMD 2 500	AMD 3000	AMD 8000	AMD 2000	AMD 700 ⁶
	USD	-	-	AMD 2500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
17. Removal from card's Stop-List	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	0
	USD	-	-	1000	AMD 1000	-	-	-
	EUR	-	-	-	AMD 1000	-	-	-
	RUR	-	-	-	AMD 1000	-	-	-
18. Providing credit line /opening and/or servicing credit account	AMD	1%	-	1%	1%	1%	-	-
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-
19. Number of daily encashment transactions	AMD	10 times						
	USD	-	-	10 times	10 times	-	-	-
	EUR	-	-	-	10 times	-	-	-

	RUR	-	-	-	10 times	-	-	-
20. Increase of daily encashment transaction number	AMD	AMD 1000						
	USD	-	-	AMD 1000	AMD 1000	-	-	-
	EUR	-	-	-	AMD 1000	-	-	-
	RUR	-	-	-	AMD 1000	-	-	-
21. Total maximum amount of encashment transactions for a single day	AMD	AMD 2500000	AMD 100000	AMD 1500000	AMD 1500000	AMD 1500000	AMD 500000	AMD 300000
	USD	-	-	3000	3000	-	-	-
	EUR	-	-	-	3000	-	-	-
	RUR	-	-	-	120.000	-	-	-
22. Increase of encashment limit daily	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	USD	-	-	AMD 1000	AMD 1000	-	-	-
	EUR	-	-	-	AMD 1000	-	-	-
	RUR	-	-	-	AMD 1000	-	-	-
23. Increase of encashment limit during cards all validation period	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD	-	-	AMD 5000	AMD 5000	-	-	-
	EUR	-	-	-	AMD 5000	-	-	-
	RUR	-	-	-	AMD 5000	-	-	-
24. Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0						
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-

	RUR	-	-	-	0	-	-	-
25 . Card-to-card transfers for Banks cardholders through www.arca.am website or ATM's ⁷	AMD	0.3%						
	USD	-	-	0.3%	0.3%	-	-	-
	EUR	-	-	-	0.3%	-	-	-
	RUR	-	-	-	0.3%	-	-	-
26. Card-to-card transfers for “Armenian Card” system partner’s banks cardholders through www.arca.am website or ATM's ⁷	AMD	0.5%						
	USD	-	-	0.5%	0.5%	-	-	-
	EUR	-	-	-	0.5%	-	-	-
	RUR	-	-	-	0.5%	-	-	-
27. Transfers from card account to the benefit of the customers of other Armenian banks	AMD	AMD 2000						
	USD	-	-	AMD 2000	AMD 2000	-	-	-
	EUR	-	-	-	AMD 2000	-	-	-
	RUR	-	-	-	AMD 2000	-	-	-
28. Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500						
	USD	-	-	AMD 500	AMD 500	-	-	-
	EUR	-	-	-	AMD 500	-	-	-
	RUR	-	-	-	AMD 500	-	-	-
29. SMS ^{*8}	AMD	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20 ⁹
	USD	-	-	AMD 20	AMD 20	-	-	-
	EUR	-	-	-	AMD 20	-	-	-
	RUR	-	-	-	AMD 20	-	-	-
30. Prompt extension	AMD	AMD 5000	-	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000

of cards (reissue)) ¹¹	USD	-	-	AMD 5000	AMD 5000	-	-	-
	EUR	-	-	-	AMD 5000	-	-	-
	RUR	-	-	-	AMD 5000	-	-	-
31. Chargeback claim ^{*12}	AMD	AMD 5000						
	USD	-	-	AMD 5000	AMD 5000	-	-	-
	EUR	-	-	-	AMD 5000	-	-	-
	RUR	-	-	-	AMD 5000	-	-	-
32. Giving reports from an account ^{*13}								
a) For up to 1 month transactions ^{*14}	AMD	0						
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
b/ From 1 to 3 months transactions *	AMD	0	0	0	0	AMD 1500	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
c/ From 3 years up to 1 year transactions*	AMD	0	0	0	0	AMD 2500	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
d/ For more than 1 year transactions *	AMD	0	0	0	0	AMD 5000	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-

33. For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions		AMD 200
34. Replenishment of the card account through Cash-in terminals located out of ARMECONOMBANK OJSC branches. ¹⁹	AMD	AMD 200
	USD	
	EUR	
	RUR	
35. Replenishment of the card account via Cash-in terminals located in ARMECONOMBANK OJSC barnches.	AMD	0
	USD	
	EUR	
	RUR	
36. Maximum amount of encashment transactions via ARMECONOMBANK	AMD	AMD 400.000
	USD	

OJSC ATM's for a single transaction	EUR							
	RUR							
37. Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points	AMD	AMD 5000						
	USD							
	EUR							
	RUR							
38. Cash payout abroad ²⁰	AMD	-	-	-	2%, min AMD 3000	-	-	-
	USD							
	EUR							
	RUR							

***** ArCa BUSINESS cards are provided only to Private entities and Individuals.

- 1 ArCa ADIDAS and gift cards are issued with the tenor of 1 year.
- 2 The tariff for costumers having foreign passport / non RA/ is AMD 20.000.
- 3 Concierge service annual service fee is AMD 6,000.
- 4 This card is extended free of charge and credit line of AMD 120,000 in case of AMD70,000 and more shopping only in Adidas shop (Arami3,Yerevan),

- 5 The interest rate calculated on the card's balance at the moment of attached card being opened is subject to be changed with minimum interest rate defined for acting/attached cards. The annual interest rate accrued on the positive balance of the card is calculated till the end of plastic card validation period. The annual interest rate accrued on the positive balance of the card is applied, if the average monthly value of the payment card exceeds AMD 1.000.000 (one million).
- 6 The first case is free of charge.
- 7 Internet transactions through www.arca.am website (card-to-card, procurement of codes of mobile phones' prepaid cards, payment of utility bills, review of account statements, etc.) can be made only if the customer has presented to ARMECONOMBANK OJSC in written form his e-mail address and card password (which is not the PIN code)
- 8 At the request of the customer, ARMECONOMBANK OJSC sends an SMS notification to the mobile phone of the customer after each transaction made with the card. To activate this service, the customer should inform ARMECONOMBANK OJSC in written form his mobile phone number and the amount of transactions, exceeding which he/she wishes to receive an SMS notification, moreover the minimum threshold of amount for AMD cards shall be no less than AMD 100, for USD cards USD 1, for EUR cards EUR 1 and for RUR cards RUR 1. After each transaction implemented on the internet via the card, the customer will receive an SMS notification containing password of 3D Securecode systems if the website is secured by the mentioned system. The subscribers of "Armentell" CJSC and "VivaCell - MTS" mobile networks can use USSD informational and management system. for EUR cards EUR 1 and for RUR cards RUR 1. After each transaction implemented on the internet via the card, the customer will receive an SMS notification containing password of MasterCard SecureCode, Verified by Visa or 3D Securecode systems if the website is secured by the mentioned systems. The subscribers of "Armentell" CJSC and "VivaCell - MTS" mobile networks can enjoy the USSD informational and management system.
- 9 For pension receipt ARMECONOMBANK OJSC sends an SMS notification to the mobile phone of the customer. To activate this service, the customer should inform ARMECONOMBANK OJSC his/her mobile phone number
- 10 VISA CLASSIC PLUS is not attached to other cards.
- 11 If the customer applied to the bank till 14.00 of that day, then the card can be extended during that day up to 17:00, in case of applying after 14.00, the card will be extended next day by 17.00. This applies only to ARMECONOMBANK OJSC's Yerevan-based branches.
- 12 This tariff applies to the case when it appears that the deal is done and the amount actually received by the customer / payment made by the customer
- 13 It's free of charge for ARMECONOMBANK OJSC's employees
- 14 Transactions for up to one month to provide free quotations can be provided until the 10th banking day of the following month,

- 15 Additional card-for the same client operating card account attached other type of plastic card.
Attached card-additional card given to the third part by costumer keeping same card account.
- 16 The annual service fee of the card given to the Customer for receiving 2-year old child's benefit as well as for receiving AMD 25.000 from the following month the child becomes 1 year old, AMD 1000 is defined, on the condition of receiving the benefit only with that card, and in case of not receiving the benefit over 3 months, the card's servicing fee is set in the amount defined for ArCa Clasic plastic cards.
- 17 If daily encashment of the card exceeds AMD 500.000, 0.5% encashment fee is defined.
- 18 If daily encashment of the card exceeds AMD 1.000.000, 0.5% encashment fee is defined with respect to the amount exceeding AMD 1.000.000.
- 19 The minimum amount of transactions executed through Cash-in terminals is AMD 100, maximum- AMD 100.000.
- 20 MIR clearing system member countries