

XII-2. EXTENSION AND SERVICE OF MASTERCARD PLASTIC CARDS

1. MASTERCARD cards ** ***	Currency	GOLD ²	BUSINESS****	STANDART	MAESTRO	MasterCard ARMEC's GOLD ¹⁶	MasterCard ARMEC's STANDARD ¹⁶
2. Plastic cards operation periods	AMD	5 years	5 years	5 years	5 years	5 years	5 years
	USD						
	EUR						
	RUR					-	-
3. Card extension	AMD	0	0	0	0	0	0
	USD						
	EUR						
	RUR					-	-
4. Provision of attached ⁷ , ¹³ additional cards	AMD	0	0	0	0	0	0
	USD						
	EUR						
	RUR					-	-
5. Card account opening ¹	AMD	0	0	0	0	0	0
	USD						
	EUR						
	RUR					-	-
6. Annual service fee	AMD	AMD 20000	AMD 20000	AMD 5000	AMD 3500	AMD 30000 annually AMD 3000 monthly	AMD 15000 annually AMD 1500 monthly
	USD						
	EUR						
	RUR					-	-
7. Annual servicing fee of attached ⁸ , additional cards ¹³	AMD	AMD 20000	AMD 20000	AMD 5000	AMD 3500	AMD 30000	AMD 15000
	USD						
	EUR						
	RUR					-	-

8. 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 20000	AMD 20000	AMD 5000	AMD 3500	AMD 30000	AMD 15000
	USD						
	EUR						
	RUR					-	-
9. Cash pay-out at encashment points of ARMECONOMBANK OJSC only in AMD (ATM)	AMD	1%, min AMD 500	1%, min AMD 500	0% ¹⁵	0% ¹⁵	3%	3%
	USD						
	EUR						
	RUR					-	-
10. CASH-IN with ARMECONOMBANK OJSC ATMs)	AMD	1%, min AMD 500	1%, min AMD 500	0%	0%	1%, min AMD 500	0%
	USD						
	EUR						
	RUR					-	-
11. Cash pay-out at ARMECONOMBANK OJSC encashment points (POS) terminals with AMD and foreign currency	AMD	1%, min AMD 500	1%, min AMD 500	AMD 0 ¹⁴ foreign currency, from foreign currency account 0,5% min AMD 1000	AMD 0 ¹⁴ foreign currency, from foreign currency account 0,5% min AMD 1000	AMD 3% from foreign currency accounts 3% min AMD 1000	AMD 3% from foreign currency accounts 3% min AMD 1000
	USD						
	EUR						
	RUR					-	-
12. Cash pay-out at encashment points of other	AMD	1%, min AMD	1%, min AMD	1%	1%	3%, min AMD	3%, min AMD 1000
	USD						

Armenian banks ² (ATM, POS terminal)	EUR	1000	1000			1000	
	RUR					-	-
13. CASH-IN through ATMs of other banks of RA (CASH-IN))	AMD	1%	1%	1%	1%	1%	1%
	USD						
	EUR						
	RUR					-	-
14.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	3%, min AMD 1000	3%, min AMD 1000
	USD						
	EUR						
	RUR					-	-
15.Cash at ARMECONOMBANK OJSC post terminals for MasterCard cards issued by foreign banks		1%, min AMD 1000					
16. Cash payout abroad	AMD	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	3%, min AMD 3000	3%, min AMD 3000
	USD						
	EUR						
	RUR					-	-
17. CASH-IN abroad also non ArCa member banks at RA	AMD	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000
	USD						
	EUR						

	RUR					-	-
18. Implementation of non-cash transactions	AMD	0	0	0	0	0	0
	USD						
	EUR					-	-
	RUR						
19. Annual interest rate calculated to the card positive balance ³	AMD	-	-	0%	-	-	-
	USD	-	-	-	-	-	-
	EUR	-	-	-	-	-	-
	RUR	-	-	-	-	-	-
20. Credit line Extending/opening, servicing of the credit amount/	AMD	1%	1%	1%	-	1%	1%
	USD						
	EUR					-	-
	RUR						
21. Removal from card's «Stop-List»	AMD	AMD 2000	AMD 2000	AMD 2000	AMD 1500	AMD 2000	AMD 1500
	USD						
	EUR					-	-
	RUR						
22. Number of daily encashment transactions	AMD	10 times	5 times	10 times	10 times	10 times	10 times
	USD						
	EUR					-	-
	RUR						
23. Increase of daily encashment transaction number	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	USD						
	EUR					-	-
	RUR						
24. Total maximum amount of encashment transactions for a single day	AMD	2.500.000	1.500.000	1.500.000	500.000	2.500.000	1.500.000
	USD	5.000	3.000	3.000	1.000	5.000	3.000
	EUR	5.000	3.000	3.000	1.000	5.000	3.000

	RUR	200.000	125.000	125.000	40.000	-	-
25. Total maximum amount of transactions during a single day	AMD	7.500.000	4.500.000	4.500.000	1.500.000	7.500.000	4.500.000
	USD	15.000	9.000	9.000	3.000	15.000	9.000
	EUR	15.000	9.000	9.000	3.000	15.000	9.000
	RUR	600.000	375.000	375.000	120.000	-	-
26. Increase of encashment limit during cards all validation period.	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	USD						
	EUR						
	RUR					-	-
27. Increase of encashment limit during cards all validation period.	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD						
	EUR						
	RUR					-	-
28. Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0	0	0	0	3%	3%
	USD						
	EUR						
	RUR					-	-
29. Card-to-card transfers for Banks cardholders through www.arca.am website or ATM's ⁵	AMD	0.3%	0.3%	0.3%	0.3%	3%	3%
	USD						
	EUR						
	RUR					-	-
30. Card-to-card transfers for "Armenian Card" system partner's banks cardholders	AMD	0.5%	0.5%	0.5%	0.5%	3%	3%
	USD						
	EUR						

through www.arca.am website or ATM's ⁴	RUR					-	-
31. Transfers from card account to the benefit of the customers of other Armenian banks	AMD	AMD 2000	AMD 2000	AMD 2000	AMD 2000	3%	3%
	USD ⁵						
	EUR ⁵						
	RUR	-	-	-	-	-	-
32. Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500	AMD 500	AMD 500	AMD 500	3%	3%
	USD						
	EUR						
	RUR					-	-
33. SMS * ⁶	AMD	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20
	USD						
	EUR						
	RUR					-	-
34. Prompt extension of cards (reissue) ⁸	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD						
	EUR						
	RUR					-	-
35. To put in international «Stop-List» ⁹	AMD	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000
	USD						
	EUR						
	RUR					-	-
36. Chargeback claim ^{*10}	USD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000

	EUR						
	RUR					-	-
37. Bank account statement *11							
a) For up to 1 month transactions *12	AMD	0	0	0	0	0	0
	USD						
	EUR						
	RUR					-	-
b/ From 1 to 3 months transaction *	AMD	0	AMD 1500	0	0	0	0
	USD						
	EUR						
	RUR					-	-
c/ From 3 months to 1 year transactions *	AMD	0	AMD 2500	0	0	0	0
	USD						
	EUR						
	RUR					-	-
d/ For more than 1 year transactions *	AMD	0	AMD 5000	0	0	0	0
	USD						
	EUR						
	RUR					-	-
38. For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in	AMD	AMD 200				AMD 200	
	USD						
	EUR						

auctions	RUR					-	
39.Replenishment of the card account through Cash-in terminals located out of ARMECONOMBANK OJSC branches ¹⁵	AMD	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200
	USD						
	EUR					-	-
	RUR						
40.Replenishment of the card account through Cash-in terminals located in ARMECONOMBANK OJSC branches	AMD	0	0	0	0	0	0
	USD						
	EUR					-	-
	RUR						
41. Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction	AMD	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000
	USD						
	EUR					-	-
	RUR						
42. Acceptance of chargeback applications of transactions implemented by other banks' cardholders	AMD	AMD 5000					
	USD						
	EUR						

at AEB encashment and/or service points	RUR	
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* *The tariff included VAT.*

** Additional AMD 5000 is charged for installing an image on the card at the request of the customer.

*** For the account balance inquiry or any rejected operation executed via ATM's of non "Armenian Card" member banks within or out of RA territory AMD 150 is charged. In case of seizure of the cards having Pick up status when implementing transactions via ATM's or POS terminals of non "Armenian Card" member banks located in or out of RA territory, AMD 70.000 or equivalent foreign currency is charged depending on the rules of payment system.

**** Legal entities and sole entrepreneurs are provided only with MASTER CARD BUSINESS cards.

1 This tariff for costumers having foreign passport / non RA/ is AMD 20.000.

2 Except not ArCa member banks from which ATMs 1% min AMD1,000 is charged.

3 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)

4 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)

- 5 For transfer from card account in Euros and Dollars to other Armenian banks are used rates provided in paragraph 3 of section III,
- 6 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 MasterCard 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.
- 7 VISA CLASSIC PLUS is not attached to other cards.
- 8 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.
- 9 This tariff applies to the cases when the customer lost card transactions are done in lower limits.
- 10 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
- 11 Free of charge for ARMECONOMBANK OJSC employees
- 12 Transactions for up to one month to provide free quotations can be provided until the 10th banking day of the following month
- 13 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.
- 14 If daily encashment of the card exceeds AMD 500.000, 0.5% encashment fee is defined.

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The minimum amount of transactions executed through Cash-in terminals is AMD 100, maximum- AMD 100.000.

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The present card is provided only in case of provision of credit line and shall be valid till the closure of the credit line by the customer