

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. Expiry date of plastic cards	AMD	5 years	5 years	5 years	5 years	5 years	1 years	5 years
	USD	-	-	5 years	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. Extension of attached 10, additional cards 15	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	AMD 1000	AMD 2500	AMD 3000	AMD 8000	AMD 2000	0
	USD	-	-	AMD 2500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
8. Annual service fee of attached 10 additional cards 14	AMD	AMD 3500	AMD 1000	AMD 2500	AMD 3000	AMD 8000	AMD 2000	AMD 700
	USD	-	-	AMD 2500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
9. Annual interest against the positive balance of the card account 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 ¹⁷
	USD	-	-	AMD 0% ¹⁷ , foreign currency, foreign currency accounts 0,5%	AMD 0% ¹⁷ , foreign currency, foreign currency accounts 0,5%	-	-	-
	EUR	-	-	-	AMD 0% ¹⁷ , foreign currency, foreign currency accounts 0,5% min AMD 1000	-	-	-
	RUR	-	-	-	AMD 0% ¹⁷ , foreign currency, foreign currency accounts 0,5% min AMD 1000	-	-	-
11. Cash -in at ARMECONOMBANK OJSC's ATM's (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 ¹⁷
	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%, min AMD 1000						
	USD							
	EUR							
	RUR							
14. CASH-IN at encashment points of other Armenian banks (ATM CASH- IN)	AMD	1%	1%	1%	1%	1%	3%	0,5%
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-
15. CASH-IN at encashment points of other Armenian banks (ATM CASH- IN)	AMD	1%						
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-
16. Implementation of non-cash transactions	AMD	0						
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
17. 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 3500	AMD 1000	AMD 2500	AMD 3000	AMD 8000	AMD 2000	AMD 700
	USD	-	-	AMD 2500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
18. Removal from card's Stop-List	AMD	AMD 1000 /AEB Mobile app ²⁰ free of charge	AMD 1000 /AEB Mobile app ²⁰ free of charge	AMD 1000 /AEB Mobile app ²⁰ free of charge	AMD 1000 /AEB Mobile app ²⁰ free of charge	AMD 1000 /AEB Mobile app ²⁰ free of charge	AMD 1000 /AEB Mobile app ²⁰ free of charge	0
	USD	-	-	AMD 1000 /AEB Mobile app ²⁰ free of charge	AMD 1000 /AEB Mobile app ²⁰ free of charge	-	-	-
	EUR	-	-	-	AMD 1000 /AEB Mobile app ²⁰ free of charge	-	-	-
	RUR	-	-	-	AMD 1000 /AEB Mobile app ²⁰ free of charge	-	-	-
19. Credit line extending/opening, servicing of the credit amount	AMD	1%	-	1%	1%	1%	-	-
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-
20. Number of daily encashment transactions	AMD	10 times						
	USD	-	-	10 times	10 times	-	-	-
	EUR	-	-	-	10 times	-	-	-
	RUR	-	-	-	10 times	-	-	-
21. Increase of daily encashment transaction number	AMD	AMD1000						
	USD	-	-	AMD1000	AMD1000	-	-	-
	EUR	-	-	-	AMD1000	-	-	-

	RUR	-	-	-	AMD1000	-	-	-
22. 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	-	-	-
23. Increase of encashment limit daily	AMD	AMD1000	AMD1000	AMD1000	AMD1000	AMD1000	AMD1000	AMD1000
	USD	-	-	AMD1000	AMD1000	-	-	-
	EUR	-	-	-	AMD1000	-	-	-
	RUR	-	-	-	AMD1000	-	-	-
24. 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	-	-	-
25. Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0						
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
26 . Card-to-card transfers for Banks cardholders through www.arca.am website or ATM's7	AMD	0.3%						
	USD	-	-	0.3%	0.3%	-	-	-
	EUR	-	-	-	0.3%	-	-	-
	RUR	-	-	-	0.3%	-	-	-
27. 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%	-	-	-
28. Transfers from card account to the benefit of the customers of other Armenian banks	AMD	AMD 2000 /AEB Mobile app ²⁰ free of charge						
	USD	-	-	AMD 2000 /AEB Mobile app ²⁰ free of charge	AMD 2000 /AEB Mobile app ²⁰ free of charge	-	-	-
	EUR	-	-	-	AMD 2000 /AEB Mobile app ²⁰ free of charge	-	-	-
	RUR	-	-	-	AMD 2000 /AEB Mobile app ²⁰ free of charge	-	-	-
29. Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 /AEB Mobile app ²⁰ free of charge						
	USD	-	-	AMD 500 /AEB Mobile app ²⁰ free of charge	AMD 500 /AEB Mobile app ²⁰ free of charge	-	-	-
	EUR	-	-	-	AMD 500 /AEB Mobile app ²⁰ free of charge	-	-	-
	RUR	-	-	-	AMD 500 /AEB Mobile app ²⁰ free of charge	-	-	-
30. SMS ^{*8}	AMD	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20
	USD	-	-	AMD 20	AMD 20	-	-	-
	EUR	-	-	-	AMD 20	-	-	-
	RUR	-	-	-	AMD 20	-	-	-
31. Prompt extension of	AMD	AMD 5000	-	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000

cards (reissue) ¹¹	USD	-	-	AMD 5000	AMD 5000	-	-	-
	EUR	-	-	-	AMD 5000	-	-	-
	RUR	-	-	-	AMD 5000	-	-	-
32. Chargeback claim ^{*12}	AMD	AMD 5000						
	USD	-	-	AMD 5000	AMD 5000	-	-	-
	EUR	-	-	-	AMD 5000	-	-	-
	RUR	-	-	-	AMD 5000	-	-	-
33. Provision of account statement ^{*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 months 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	-	-	-
34. For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions		AMD200						
35. Replenishment of the card account with Cash-in terminals located out of ARMECONOMBANK OJSC branches	AMD	AMD200						
	USD							
	EUR							
	RUR							
36. Replenishment of the card account with Cash-in terminals located in ARMECONOMBANK OJSC branches	AMD	0						
	USD							
	EUR							
	RUR							
37. Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction	AMD	AMD400.00						
	USD							
	EUR							
	RUR							
38. Acceptance of applications for withdrawal of transactions made by card holders of other banks at AEB cashing and / or service points.	AMD	AMD5,000						
	USD							
	EUR							
	RUR							
39. Cash pay-out abroad ²⁰	AMD	-	-	-	2%, min AMD 3000	-	-	-
	USD							
	EUR							
	RUR							

***** Corporate entities and private entrepreneurs are provided only with ArCa BUSINESS cards.

1 ArCa ADIDAS and gift cards are issued with the tenor of 1 year.

- 2 This 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 (Yerevan, Aram3),
- 5 The interest rate against the positive balance of the card, applied at the moment of the opening of an attached card, is subject to change by the determined minimum interest rate for current/attached cards,
Annul Interest rate against positive balance of the account is accrued till the expiry date of the plastic card. The annual interest rate accrued on the positive balance of the account can be applied, if the average monthly bulk of the account 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
- 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, with a minimal threshold of not less than 100 drams for dram cards, 1 dollar for dollar cards, 1 euro for euro cards and for RF rubles cards 50 rubles. 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
- 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 in 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 within 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 cases when it appears that the deal is done and the amount actually received by the customer / payment made by the customer,
- 13 Extension of transactions for up to one month transactions can be provided free of charge, including the banking day at the end of the following
- 14 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.
- 15 The annual fee of the plastic cards issued to receive pension for the children up to 2 years, as well as to receive AMD 25.000 from the next month of the child being one year, is AMD 1000 , provided that the pension will be received only by the card. In case of not receiving the pension by the card within 3 months, the annual fee of the card will be defined by the tariffs set for ArCa Classic plastic cards.
- 16 If daily encashment of the card exceeds AMD 500.000, 0.5% encashment fee is defined.
- 17 In cases where the daily cash withdrawl exceeds AMD 1.000.000, the cash fee is set at 0,5% for the amount exceeding AMD 1.000.000.
- 18 "ARMECONOMBANK" OJSC has the minimum limit of transactions with Cash-in terminals of AMD 100 and maximum AMD 100.000
- 19 Member countries of the World Payment and Settlement System.
- 20 For a full list of the AEB Mobile discounted tariffs, see "XVIII. In the section "Gratuitous Tariffs for Services Provided by AEB Mobile".