

## XII-3. EXTENSION AND SERVICE OF VISA CARDS

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1. VISA cards**	Currency	INFINITE <sup>15</sup>	PLATINUM	GOLD	BUSINESS****	CLASSIC	CLASSIC PRO BONO *****	CLASSIC PLUS	ELECTRON	ELECTRON <sup>9</sup> pension*****
2. Card expiry date	AMD	2 years	2 years	2 years	2 years	5 years	5 years	5 years	5 years	5 years
	USD									
	EUR									
	RUR									
3. Card extension	AMD	0	0	0	0	0	0	0	0	0
	USD									
	EUR									
	RUR									
4. Extension of attached <sup>8</sup> , additional cards <sup>16</sup>	AMD	0	0	0	0	0	0	0	0	0
	USD									
	EUR									
	RUR									
5. Card account opening	AMD	0 <sup>1</sup>	0 <sup>1</sup>	0 <sup>1</sup>	0 <sup>1</sup>	0 <sup>1</sup>	0 <sup>1</sup>	0 <sup>1</sup>	0 <sup>1</sup>	0
	USD									
	EUR									
	RUR									
6. Annual service fee	AMD	AMD 130 000 annually/ and AMD 13.000 monthly	AMD 50 000 annually and AMD 5000 monthly	AMD20,000	AMD15,000	AMD5000	AMD2,000	AMD5000	AMD3,500	0
	USD									
	EUR									
	RUR									
7. Annual service of attached <sup>8</sup> , additional cards <sup>16</sup>	AMD	AMD130,000	AMD50,000	AMD20,000	AMD15,000	AMD5000	AMD2,000	AMD5000	AMD3,500	AMD700
	USD									
	EUR									
	RUR									
8. Card exchange in case of PIN code loss and damage; extension of new card in case of pre-term reissue	AMD	AMD130,000	50000	AMD20,000	AMD15,000	AMD5000	AMD2,000	AMD5000	AMD3,500	AMD700
	USD									
	EUR									
	RUR									
9. Cash pay-out at encashment points of ARMECONOMBANK OJSC only with AMD (ATM)	AMD	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	0% <sup>17</sup>	0.3%	2%, min AMD 1000	0% <sup>17</sup>	0% <sup>18</sup>
	USD									
	EUR									
	RUR									
10.CASH-IN at encashment points of ARMECONOMBANK OJSC (CASH-IN)	AMD	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	0%	0%	0%	0%	0%
	USD									
	EUR									
	RUR									
11. Cash pay-out at ARMECONOMBANK OJSC encashment points (POS) terminals with AMD and currency	AMD	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	AMD 0% <sup>20</sup> , foreign currency 0,5% min AMD 1000	AMD 0.3% <sup>20</sup> , foreign currency 0,5% min AMD 1000	2%, min AMD 1000	AMD 0% <sup>20</sup> , foreign currency 0,5% min AMD 1000	0% <sup>18</sup>
	USD									
	EUR									
	RUR									
12. Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal) <sup>2</sup>	AMD	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	1% <sup>2</sup>	1% <sup>2</sup>	2%, min AMD 1000	1% <sup>2</sup>	0.5%
	USD									
	EUR									
	RUR									
13. CASH-IN at encashment points of other Armenian banks(CASH-IN)	AMD	1%,	1%,	1%,	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	1%, min AMD 1000	1%, min AMD 1000	3%, min AMD 1000	1%, min AMD 1000	0% <sup>18</sup>
	USD									
	EUR									
	RUR									
15.Cash at ARMECONOMBANK OJSC post terminals for Visa cards issued by foreign banks	AMD	1%, min AMD 1000								
	USD									
	EUR									
	RUR									
16.Cash at ARMECONOMBANK OJSC post terminals for Visa cards issued by other banks of RA.	AMD	1%, min AMD 1000								
	USD									
	EUR									
	RUR									

17.Cash payout abroad <sup>2</sup>	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	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	0.5%
	USD										
	EUR										
	RUR										
18. 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	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000	2%, min AMD 3000
	USD										
	EUR										
	RUR										
19. Implementation of non-cash transactions	AMD	0	0	0	0	0	0	0	0	0	0
	USD										
	EUR										
	RUR										
20. Annual interest against the positive balance of the card account <sup>3</sup>	AMD	-	-	-	-	0%	0%	0%	-	0%	
	USD	-	-	-	-	-	-	-	-	-	
	EUR	-	-	-	-	-	-	-	-	-	
	RUR	-	-	-	-	-	-	-	-	-	
21.Credit line extending/opening, servicing of the credit amount	AMD	1%	1%	1%	1%	1%	1%	-	-	-	
	USD										
	EUR										
	RUR										
22. Removal from card's Stop- List	AMD	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	0
	USD										
	EUR										
	RUR										
23. Number of daily encashment transactions	AMD	50 times	15 times	10 times	5 times	10 times	10 times	10 times	10 times	10 times	10 times
	USD										
	EUR										
	RUR										
24. Increase of daily encashment transaction number	AMD	AMD1,000	AMD1,000	AMD1,000	AMD1,000	AMD1,000	AMD1,000	AMD1,000	AMD1,000	AMD1,000	0
	USD										
	EUR										
	RUR										
25. Total maximum amount of encashment transactions for a single day	AMD	25.000.000	7.500.000	2.500.000	1.500.000	1.500.000	1.500.000	1.500.000	500.000	300.000	
	USD	50.000	15.000	5.000	3.000	3.000	3.000	3.000	1.000		
	EUR	50.000	15.000	5.000	3.000	3.000	3.000	3.000	1.000		
	RUR	2.000.000	625.000	200.000	125.000	125.000	125.000	125.000	40.000		
26. Total maximum amount of transactions during a single day	AMD	75.000.000	22.500.000	7.500.000	4.500.000	4.500.000	4.500.000	4.500.000	1.500.000	300.000	
	USD	150.000	45.000	15.000	9.000	9.000	9.000	9.000	3.000		
	EUR	150.000	45.000	15.000	9.000	9.000	9.000	9.000	3.000		
	RUR	6.000.000	1.875.000	600.000	375.000	375.000	375.000	375.000	120.000		
27.Increase of encashment limit daily	AMD	AMD1,000									
	USD										
	EUR										
	RUR										
28.Increase of encashment limit during cards all validation period	AMD	AMD5,000									
	USD										
	EUR										
	RUR										
29. Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0	0	0	0	0	0.3%, min AMD 500	2%, min AMD 500	0	0	
	USD										
	EUR										
	RUR										
30.Card-to-card transfers for Banks' cardholders through www.arca.am website or ATM's <sup>4</sup>	AMD	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	2%	0.3%	0.3%	
	USD										
	EUR										
	RUR										
31. Card-to-card transfers for “Armenian Card” system partner banks' cardholders through www.arca.am website or ATM's <sup>4</sup>	AMD	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	2%	0.5%	0.5%	
	USD										
	EUR										
	RUR										
32. Transfers from card account to the benefit of the customers of other Armenian banks	AMD	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge	AMD 2000 /AEB Mobile app <sup>20'</sup> free of charge
	USD <sup>5</sup>										
	EUR <sup>5</sup>										
	RUR										
33.Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 /AEB Mobile app <sup>20'</sup> free of charge	AMD 500 /AEB Mobile app <sup>20'</sup> free of charge	AMD 500 /AEB Mobile app <sup>20'</sup> free of charge	AMD 500 /AEB Mobile app <sup>20'</sup> free of charge	AMD 500 /AEB Mobile app <sup>20'</sup> free of charge	AMD 500 /AEB Mobile app <sup>20'</sup> free of charge	AMD 500 /AEB Mobile app <sup>20'</sup> free of charge	AMD 500 /AEB Mobile app <sup>20'</sup> free of charge	AMD 500 /AEB Mobile app <sup>20'</sup> free of charge	AMD 500 /AEB Mobile app <sup>20'</sup> free of charge
	USD										
	EUR										
	RUR										
34. SMS <sup>6</sup>	AMD	AMD20									AMD 20 <sup>16</sup>
	USD										
	EUR										
	RUR										
35. Prompt extension of cards (reissue) <sup>9</sup>	AMD	AMD5,000									
	USD										
	EUR										
	RUR										

36.Replenishment of foreign STOP LIST	AMD	Weekly AMD 9000							
	USD								
	EUR								
	RUR								
37. Chargeback claim* <sup>13</sup>	AMD	AMD5,000							
	USD								
	EUR								
	RUR								
38.Bank account statement* <sup>14</sup>									
a)For up to 1 month transactions* <sup>15</sup>	AMD	0							
	USD								
	EUR								
	RUR								
b/ From 1 to 3 months transactions*	AMD	0	0	0	AMD1,500	0	0	0	0
	USD								
	EUR								
	RUR								
c/ From 3 months to 1 year transactions*	AMD	0	0	0	AMD2,500	0	0	0	0
	USD								
	EUR								
	RUR								
d/ For more than 1 year transactions *	AMD	0	0	0	AMD5,000	0	0	0	0
	USD								
	EUR								
	RUR								
39. For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions	AMD	AMD200							
	USD								
	EUR								
	RUR								
40. Access to Priority Pass	AMD	AMD 15,000 (per person)		-	-	-	-	-	-
	USD								
	EUR								
	RUR								
41. Replenishment of the card account via Cash-in terminals located out of ARMECONOMBANK OJSC branches	AMD	AMD200							
	USD								
	EUR								
	RUR								
42. Replenishment of the card account with Cash-in terminals located in ARMECONOMBANK OJSC branches.	AMD	0							
	USD								
	EUR								
	RUR								
43.Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction	AMD	AMD400.00							
	USD								
	EUR								
	RUR								
44. 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								

\* VAT is included.

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

\*\*\* Except not "Armenian Card" member banks from which ATMs 1% min AMD 1,000 is charged. AMD 150 is charged in case of the refusal of balance inquiry or any other transaction executed through the ATM'S of the non partner banks of "Armenian Card" system in or out of RA territory. In case of confiscation of pick up cards by ATM's or POS terminals of the banks that are not members of "Armenian Card" system, AMD 70,000 or equivalent foreign currency amount will be charged , based on the requirements of payment system.

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

\*\*\*\*\* VISA CLASSIC PRO BONO card is no longer available

1 This tariff for costumers having foreign passport / non RA/ is AMD 20,000.

2 Except not "Armenian Card" member banks from which ATMs 1% min AMD1,000 is charged

3 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. Annual interest rate against positive balance of the account is accrued untill 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)

4 Internet transactions through www.arca.amwebsite (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, 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 and management system.¶

7 VISA CLASSIC PLUS isn't attached to other cards:

8 If the customer applied to the bank till 14.00 of that day, then the card can be extended till 17:00 of that day, in case of applying after 14.00, the card will be extended next day by 17.00.This point refers only to the branches located in Yerevan.

9 Card issued only in AMD.

10 First case is provided free of charge.

11 This rate applies if the customer lost card transactions are done in lower limits.

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 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 month.¶

- 14 Additional card-for the same client operating card account attached other type of plastic card.  
Attached card-additional card given to the third party by costumer keeping same card account.
- 15 AMD 15.000 is charged for the transactions made with Priority Pass cards issued with Visa Infinite cards to access to the halls of Priority Pass system (per person).
- 16 Upon receipt of pension, the ARMECONOMBANK OJSC sends an SMS notification to the mobile phones of customers. To activate this service , the client should inform the Bank his/her phone number.
- 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.
- 19 The minimum limit of the transactions with ARMECONOMBANK OJSC Cash-In terminals is from AMD 100 to maximum AMD 100.000.
- 20 For a full list of the AEB Mobile discounted tariffs, see "XVIII. In the section "Gratuitous Tariffs for Services Provided by AEB Mobile" ■