Approved by
The Executive Board of ARMECONOMBANK OJSC
Resolution N 238/33-14.12.18
Chairman of the Executive Board
---------------------- A. Khachatryan

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INFORMATION BULLETIN OF CARD ACCOUNT

YEREVAN 2018

I. Name - ARMENIAN ECONOMY DEVELOPMENT BANK OPEN JOINT STOCK COMPANY
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II. Debit - ArCa Junior:
III. Payment - ArCa GOLD PARADOX, ArCa CLASSIC, ArCa CLASSIC MIR, ArCa BUSINESS, ArCa ADIDAS, MASTERCARD GOLD, MASTERCARD BUSINESS, MASTERCARD STANDART, MasterCard ARMEC'S GOLD, MasterCard ARMEC'S STANDARD, VISA INFINITE, VISA PLATINUM, VISA GOLD, VISA BUSINESS, MASTERCARD MAESTRO, VISA ELECTRON, VISA CLASSIC, VISA CLASSIC PLUS, VISA Pro-bono, ArCa pension, VISA ELECTRON pension;

Tariffs and rates.

1. ArCa cards		GOLD PARADOX	JUNIOR	CLASSIC[18]	CLASSIC MIR	BUSINESS	ADIDAS[1]	Pension
1.1 Card extension	AMD	0	0	0	0	0	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
1.2. Extension of attached[16], additional cards [15]	AMD	0	0	0	0	0	0	0
	USD	-	-	0	-	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
1.3 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]	-	-	-
1.4 Card account maintenance	AMD	0	0	0	0	0	0	0

	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
1.5 Annual service fee	AMD	AMD 3 500 [3]	AMD 1000	AMD 2 500	AMD 3000	AMD 8 000	2 000 [4]	0
	USD	-	-	AMD 2 500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
1.6 Annual service fee of attached [16], additional card [15]	AMD	AMD 3 500 [3]	AMD 1000	AMD 2 500	AMD 3000	AMD 8 000	AMD 2 000 [4]	AMD 700 [5]
	USD	-	-	AMD 2 500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
1.7 Cash pay-out at ARMECONOMBANK OJSC encashment points (ATM, POS terminal)	AMD	0%[19]	0%	0%[19]	0%[19]	0.5%	3%	0%[21]
	USD	-	-	AMD 0%[20], from cards of foreign currency accounts 0,5% min AMD 1000	AMD 0%20, from cards of foreign currency accounts 0,5% min AMD 1000	-	-	-
	EUR	-	-	-	AMD 0%20, from cards of foreign currency accounts 0,5% min AMD 1000	-	-	-

	RUR	-	-	-	AMD 0%[20], from cards of foreign currency accounts 0,5% min AMD 1000	-	-	-
1.8 CASH-IN at encashment points of ARMECONOMBANK OJSC (ATM CASH-IN))	AMD	1%	1%	1%	1%	1%	1%	1%
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-
1.9 Cash pay-out from ARMECONOMBANK OJSC teller sector	AMD	1%, min	1%, min	1%, min AMD 1000	1%, min AMD 1000	1%, min AMD 1000	3%, min AMD 1000	0%[21]
	USD	-	-	1%, min AMD 1 000	1%, min AMD 1 000	-	-	-
	EUR	-	-	-	1%, min AMD 1 000	-	-	-
	RUR	-	-	-	1%, min AMD 1 000	-	-	-
1.10 Cash pay-out with ArCa payment cards issued by other RA banks by ARMECONOMBANK OJSC POS terminals	AMD	1%, min AMD 1000						
	USD							

	EUR							
	RUR							
1.11 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%	-	-	-
1.12 CASH-IN at encashment points of other Armenian banks (ATM, POS terminal)	AMD	1%	1%	1%	1%	1%	1%	1%
	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-
1.13 Implementation of non-cash transactions	AMD	0%	0%	0%	0%	0%	0%	0%
	USD	-	-	0%	0%	-	-	-
	EUR	-	-	-	0%	-	-	-

	RUR	-	-	-	0%	-	-	-
1.14 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 1000	AMD 2 500	AMD 3000	AMD 8000	AMD 2000	AMD 700
	USD	-	-	AMD 2 500	AMD 3000	-	-	-
	EUR	-	-	-	AMD 3000	-	-	-
	RUR	-	-	-	AMD 3000	-	-	-
1.15 Provision of account statement								
a) For up to 1 month transactions [6]	AMD	0	0	0	0	0	0	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 month 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	-	-	-
1.16 Removal from card's Stop-List	AMD	AMD 1000/ via AEB Mobile application-free of charge [25]	AMD 1000/ via AEB Mobile application-free of charge [25]	AMD 1000/ via AEB Mobile application-free of charge [25]	AMD 1000/ via AEB Mobile application-free of charge [25]	AMD 1000/ via AEB Mobile application-free of charge [25]	AMD 1000/ via AEB Mobile application-free of charge [25]	0
	USD	-	-	AMD 1000/ via AEB Mobile application-free of charge [25]	AMD 1000/ via AEB Mobile application-free of charge [25]	-	-	-
	EUR	-	-	-	AMD 1000/ via AEB Mobile application-free of charge [25]	-	-	-

	RUR	-	-	-	AMD 1000/ via AEB Mobile application-free of charge [25]	-	-	-
1.17 Daily encashment transaction number	AMD	10 times	10 times	10 times	10 times	10 times	10 times	10 times
	USD	-	-	10 times	10 times	-	-	-
	EUR	-	-	-	10 times	-	-	-
	RUR	-	-	-	10 times	-	-	-
1.18 Increase of daily encashment transaction number	AMD	AMD 1 000	AMD 1 000	AMD 1 000	AMD 1 000	AMD 1 000	AMD 1 000	AMD 1 000
	USD	-	-	AMD 1 000	AMD 1 000	-	-	-
	EUR	-	-	-	AMD 1 000	-	-	-
	RUR	-	-	-	AMD 1 000	-	-	-
1.19 Total maximum amount of encashment transactions for a single day	AMD	AMD 2 500 000	AMD 100 000	AMD 1 500 000	AMD 1 500 000	AMD 1 500 000	AMD 500 000	AMD 300 000
	USD	-	-	3000	3000	-	-	-
	EUR	-	-	-	3000	-	-	-
	RUR	-	-	-	120.000	-	-	-
1.20 Increase of daily encashment or	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000

total transactions limit	USD	-	-	AMD 1000	AMD 1000	-	-	-
	EUR	-	-	-	AMD 1000	-	-	-
	RUR	-	-	-	AMD 1000	-	-	-
1.21 Increase of encashment or total transactions limit during cards all validation period		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	-	-	-
1.22 Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0%	0%	0%	0%	0%	0%	0%
	USD	-	-	0%	0%	-	-	-
	EUR	-	-	-	0%	-	-	-
	RUR	-	-	-	0%	-	-	-
1.23 Card-to-card transfers for Bank's cardholders through www.arca.am website or ATM's[7]	AMD	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
	USD	-	-	0.3%	0.3%	-	-	-

	EUR	-	-	-	0.3%	-	-	-
	RUR	-	-	-	0.3%	-	-	-
1.24 Card-to-card transfers for "Armenian Card" system partner's banks cardholders through www.arca.am website or ATM's [7]	AMD	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
	USD	-	-	0.5%	0.5%	-	-	-
	EUR	-	-	-	0.5%	-	-	-
	RUR	-	-	-	0.5%	-	-	-
1.25 Transfers from card account to the benefit of the customers of other Armenian banks	AMD	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile applicatio n [25]-free of charge	AMD 2000 / via AEB Mobile applicatio n [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge
	USD[14]	-	-	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	-	-	-

	EUR[14]	-	-	-	AMD 2000 / via AEB Mobile application [25]-free of charge	-	-	-
	RUR	-	-	-	-	-	-	-
1.26 Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 / via AEB Mobile application [25]- free of charge	AMD 500 / via AEB Mobile application [25]- free of charge	AMD 500 / via AEB Mobile application [25]- free of charge	AMD 500 / via AEB Mobile application [25]-free of charge	AMD 500 / via AEB Mobile applicatio n [25]-free of charge	AMD 500 / via AEB Mobile applicatio n [25]-free of charge	AMD 500 / via AEB Mobile application [25]- free of charge
	USD	-	-	AMD 500 / via AEB Mobile application [25]- free of charge	AMD 500 / via AEB Mobile application [25]-free of charge	-	-	-
	EUR	-	-	-	AMD 500 / via AEB Mobile application [25]-free of charge	-	-	-
	RUR	-	-	-	AMD 500 / via AEB Mobile application [25]-free of charge	-	-	-
1.27 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	-	-	-
1.28 Prompt extension of cards (reissue) [11]	AMD	AMD 5000	-	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000

	USD	-	-	AMD 5000	AMD 5000	-	-	-
	EUR	-	-	-	AMD 5000	-	-	-
	RUR	-	-	-	AMD 5000	-	-	-
1.29 Chargeback claim [13]	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	-	-	-
1.30 For ArCa member banks service point’s governmental non cash payments including JACES payment for goods sold in auctions		AMD 200						
1.31 Replenishment of the card account through Cash-in terminals located out of ARMECONOMBANK OJSC branches [21]	AMD	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200
	USD							
	EUR							
	RUR							
1.32 Replenishment of the card account via Cash-in terminals located in ARMECONOMBANK OJSC branches[22]	AMD	0	0	0	0	0	0	0
	USD							
	EUR							
	RUR							
1.33 Maximum amount of encashment transactions via ARMECONOMBANK	AMD	AMD 400.000	AMD 400.000	AMD 400.00	AMD 400.00	AMD 400.000	AMD 400.000	AMD 400.000

OJSC ATM's for a single transaction	USD							
	EUR							
	RUR							
1.34 Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points	AMD	AMD 5000						
	USD							
	EUR							
	RUR							
1.35 Cash pay-out abroad [22]	AMD	-	-	-	2%, min AMD 3000	-	-	-
	USD							
	EUR							
	RUR							
1.36 Commission fees from the transactions implemented through	AMD	AMD 200						
	USD							
	EUR							

InecoPay system.	RUR	

2. MASTERCARD cards	Currency	GOLD	BUSINESS	STANDART	MAESTRO	MasterCard ARMEC's GOLD[23]	MasterCard ARMEC's STANDARD[23]
2.1 Card extension	AMD	0	0	0	0	0	0
	USD						
	EUR						
	RUR					-	-
2.2 Extension of attached [17] , additional cards [16]	AMD	0	0	0	0	0[24]	0[24]
	USD						
	EUR						
	RUR					-	-
2.3 Card account opening	AMD	0[2]	0[2]	0[2]	0[2]	0[2]	0[2]
	USD						
	EUR						
	RUR					-	-
2.4 Annual service fee	AMD	AMD 20 000	AMD 20 000	AMD 5 000	AMD 3 500	AMD 30 000 annual / or AMD 3 000 monthly	AMD 15000 annual/ or AMD 1 500 monthly
	USD						
	EUR						
	RUR					-	-
2.5 Annual service fee of attached [16],	AMD	AMD 20	AMD 20	AMD 5 000	AMD 3 500	AMD 30	AMD 15

additional card [15]	USD	000	000			000	000
	EUR						
	RUR					-	-
2.6 Provision of account statement							
a) For up to 1 month transactions [6]	AMD	0	0	0	0	0	0
	USD						
	EUR						
	RUR					-	-
b) From 1 to 3 months transactions	AMD	0	AMD 1 500	0	0	0	0
	USD			0	0		
	EUR			0	0		
	RUR			0	0	-	-
c) From 3 month to 1 year transactions	AMD	0	AMD 2 500	0	0	0	0
	USD	0		0	0		
	EUR	0		0	0		
	RUR	0		0	0	-	-
d) For more than 1 year transactions	AMD	0	AMD 5 000	0	0	0	0
	USD						
	EUR						
	RUR					-	-
2.7 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 20 000	AMD 20 000	AMD 5 000	AMD 3 500	AMD 30 000	AMD 15 000
	USD						
	EUR						
	RUR					-	-
2.8 Cash pay-out at ARMECONOMBANK OJSC encashment points with AMD only (ATM)	AMD	1%, min AMD 500	1%, min AMD AMD 500	0%[20]	0%[19]	3%	3%
	USD						
	EUR						
	RUR					-	-
2.9 CASH-IN at encashment points of ARMECONOMBANK OJSC (ATM	AMD	1%, min AMD 500	1%, min AMD 500	0%	0%	1%, min AMD 500	0%
	USD						

CASH-IN)	EUR						
	RUR					-	-
2.10 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%[20], from cards of foreign currency accounts 0,5% min AMD 1000	AMD 0%[20], from cards of foreign currency accounts 0,5% min AMD 1000	AMD 3%, from cards of foreign currency accounts 3% min AMD 1000	AMD 3%, from cards of foreign currency accounts 3% min AMD 1000
	USD						
	EUR						
	RUR					-	-
2.11 Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal) [10]	AMD	1%, min AMD 1000	1%, min AMD 1000	1%	1%	3%, min AMD 1000	3%, min AMD 1000
	USD						
	EUR						
	RUR					-	-
2.12 CASH-IN at encashment points of other Armenian banks (CASH-IN)	AMD	1%	1%	1%	1%	1%	1%
	USD						
	EUR						
	RUR					-	-
2.13 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 1 000	3%, min AMD 1 000
	USD						
	EUR						
	RUR					-	-
2.14 Cash at ARMECONOMBANK OJSC POS terminals for MasterCard cards issued by foreign banks	AMD	1%, min AMD 1 000					
	USD						

	EUR						
	RUR						
2.15. Cash pay-out via ArCa payment cards issued by other RA banks by ARMECONOMBANK OJSC POS terminals	AMD	1%, min AMD 1000					
	USD						
	EUR						
	RUR						
2.16 Cash payout abroad	AMD	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000	3%, min AMD 3 000	3%, min AMD 3 000
	USD						
	EUR						
	RUR					-	-
2.17 CASH-IN abroad also non ArCa member banks at RA	AMD	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000
	USD						
	EUR						
	RUR					-	-
2.18 Implementation of non- cash transactions	AMD	0%	0%	0%	0%	0%	0%
	USD						
	EUR						
	RUR					-	-
2.19 Removal from card's Stop-List	AMD	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25] -free of charge	AMD 2000 / via AEB Mobile application [25] -free of charge
	USD						
	EUR						
	RUR					-	-
2.20 Number of daily encashment transactions	AMD	10 times	5 times	10 times	10 times	10 times	10 times
	USD						
	EUR						
	RUR					-	-

2.21 Increase of daily encashment transaction number	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	USD						
	EUR						
	RUR					-	-
2.22 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	-	-
2.23 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	-	-
2.24 Increase of daily encashment or total transactions limit	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	USD						
	EUR						
	RUR					-	-
2.25 Increase of daily encashment or total transactions limit during cards' all validation period	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD						
	EUR						
	RUR					-	-
2.26 Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD	0	0	0	0	3%	3%
	USD						
	EUR						
	RUR					-	-
2.27 Card-to-card transfers for Banks cardholders through www.arca.am website or ATM's [7]	AMD	0.3%	0.3%	0.3%	0.3%	3%	3%
	USD						
	EUR						
	RUR					-	-
2.28 Card-to-card transfers for "Armenian Card" system partner's banks cardholders through www.arca.am website or ATM's [7]	AMD	0.5%	0.5%	0.5%	0.5%	3%	3%
	USD						
	EUR						
	RUR					-	-
2.29 Transfers to the benefit of	AMD	AMD	AMD 2000	AMD 2000 /	AMD 2000 / via	3% via AEB	3%/ via AEB

ARMECONOMBANK OJSC other customers	USD[14]	2000 / via AEB Mobile applicatio n [25]-free of charge	/ via AEB Mobile application [25]-free of charge	via AEB Mobile application [25]-free of charge	AEB Mobile application [25]-free of charge	Mobile application 25-free of charge	Mobile application [25] -free of charge
	EUR[14]						
	RUR	AMD 2000 / via AEB Mobile applicatio n [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	3%/ via AEB Mobile application [25]-free of charge	3%/ via AEB Mobile application [25] -free of charge
2.30 Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 / via AEB Mobile applicatio n [25]-free of charge	AMD 500 / via AEB Mobile application [25]-free of charge	AMD 500 / via AEB Mobile application [25]-free of charge	AMD 500 / via AEB Mobile application [25]-free of charge	3%/ via AEB Mobile application [25]-free of charge	3%/ via AEB Mobile application [25] -free of charge
	USD						
	EUR						
	RUR					-	-
2.31 SMS [8]	AMD	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20
	USD						
	EUR						
	RUR					-	-
2.32 Prompt extension of cards (reissue)[11]	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD						
	EUR						
	RUR					-	-
2.33 To put in international Stop-List [12]	AMD	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000
	USD						
	EUR						
	RUR					-	-
2.34 Chargeback claim	AMD	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD						
	EUR						

	RUR	5000				-	-
2.35 For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions	AMD	AMD 200				AMD 200	AMD 200
	USD						
	EUR						
	RUR					-	-
2.36 Replenishment of the card account with Cash-in terminals located out of ARMECONOMBANK OJSC branches [21]	AMD	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200
	USD					AMD 200	AMD 200
	EUR					AMD 200	AMD 200
	RUR					-	-
2.37 Replenishment of the card account with Cash-in terminals located in ARMECONOMBANK OJSC branches [22]	AMD	0	0	0	0	0	0
	USD						
	EUR						
	RUR					-	-
2.38 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					-	-
2.39 Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points	AMD	AMD 5000					
	USD						

	EUR	
	RUR	
2.40 Commission fee from transaction implemented through InecoPay system	AMD	AMD 200
	USD	
	EUR	
	RUR	

3 VISA cards	Currency	INFINITE[17]	PLATINUM	GOLD	BUSINESS	CLASSIC	CLASSIC PRO BONO	CLASSIC PLUS	ELECTRON	ELECTRON pension
3.1 Card extension	AMD	0	0	0	0	0	0	0	0	0

	USD									
	EUR									
	RUR									
3.2. Extension of attached [16], additional cards [15]	AMD	0	0	0	0	0	0	0	0	0
	USD									
	EUR									
	RUR									
3.3 Card account opening	AMD	0[2]	0[2]	0[2]	0[2]	0[2]	0[2]	0[2]	0[2]	-
	USD									
	EUR									
	RUR									
3.4 Annual service fee	AMD	AMD 130 000 /annual or/ AMD 13.000 monthly	AMD 50 000 /annual/or AMD 5 000 monthly	AMD 20 000	AMD 15 000	AMD 5 000	AMD 2000	AMD 5000	AMD 3 500	0
	USD									
	EUR									
	RUR									
3.5 Annual service fee of attached [17], additional cards [16]	AMD	AMD 130 000	AMD 50 000	AMD 20 000	AMD 15 000	AMD 5 000	AMD 2 000	AMD 5000	AMD 3500	AMD 700[5]
	USD									
	EUR									
	RUR									
3.6 Account statement provision										
a) For up to 1 month transactions [6]	AMD	0	0	0	0	0	0	0	0	0
	USD									
	EUR									
	RUR									
b) From 1 to 3 months transactions	AMD	0	0	0	AMD 1 500	0	0	0	0	0
	USD	0	0	0		0	0	0	0	0
	EUR	0	0	0		0	0	0	0	0
	RUR	0	0	0		0	0	0	0	0
c) From 3 months to 1 year	AMD	0	0	0	AMD 2 500	0	0	0	0	0
	USD		0	0		0	0	0	0	0
	EUR		0	0		0	0	0	0	0
	RUR		0	0		0	0	0	0	0
d) For more than 1 year transactions	AMD	0	0	0	AMD 5 000	0	0	0	0	0
	USD									
	EUR									
	RUR									
3.7	AMD									

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	USD EUR RUR	AMD 130 000	AMD 50 000	AMD 20 000	AMD 15 000	AMD 5 000	AMD 2 000	AMD 5 000	AMD 3 500	AMD 700
3.8 Cash pay-out at ARMECONOMBANK OJSC encashment points (POS) terminals with AMD (ATM)	AMD USD EUR RUR	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	0%[19]	0.3%	2%, min AMD 1000	0%[20]	0%[20]
3.9 CASH-IN at encashment points of ARMECONOMBANK OJSC (CASH-IN)	AMD USD EUR RUR	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	0%	0%	0%	0%	0%
3.10 Cash pay-out at ARMECONOMBANK OJSC encashment points (POS) terminals with AMD and foreign currency (POS terminal)	AMD USD EUR RUR	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	AMD 0%[20], from cards of foreign currency accounts 0,5% min AMD	AMD 0%[20], from cards of foreign currency accounts 0,5% min AMD	2%, min AMD 1000	AMD 0%[19], from cards of foreign currency accounts 0,5% min AMD	0%
3.11 Cash pay-out at encashment	AMD USD EUR	1%, min AMD 1000	1%,	1%,	1%,	1%	1%	2%, min AMD 1000	1%	0.5%

points of other Armenian banks (ATM, POS terminal) [10]	RUR		min AMD 1000	min AMD 1000	min AMD 1000					
3.12 CASH-IN at encashment points of other Armenian banks (CASH-IN)	AMD USD EUR RUR	1%	1%	1%	1%	1%	1%	1%	1%	1%
3.13 Cash pay-out from ARMECONOMBANK OJSC teller sector	AMD USD EUR RUR	1%, min AMD 1 000	1%, min AMD1 000	1%, min AMD1 000	1%, min AMD 1 000	1%, min AMD 1 000	1%, min AMD 1 000	3%, min AMD 1 000	1%, min AMD 1 000	0%[201]
3.14. Cash at ARMECONOMBANK OJSC post terminals for Visa payment cards issued by foreign banks	AMD USD EUR RUR	1%, min AMD 1 000								
3.15. Cash pay-out with ArCa payment cards issued by other RA banks by ARMECONOMBANK OJSC POS terminals	AMD USD EUR RUR	1%, min AMD 1000								
3.16 Cash payout abroad	AMD USD EUR RUR	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%

3.17 CASH-IN abroad also non ArCa member banks at RA	AMD USD EUR RUR	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
3.18 Implementation of non- cash transactions	AMD USD EUR RUR USD EUR RUR	0%	0%	0%	0%	0%	0%	0%	0%	0%
3.19 Removal from card's Stop-List	AMD USD EUR RUR	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 1500 / via AEB Mobile application [25]-free of charge	0
3.20 Number of daily encashment transactions	AMD USD EUR RUR	50 times	15 times	10 times	5 times	10 times	10 times	10 times	10 times	10 times
3.21 Increase of daily encashment transaction number	AMD USD EUR RUR	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	0
3.22 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	3000	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	40000	

3.23 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	
3. Increase of daily encashment or total transactions limit	AMD USD EUR RUR	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
3.25 Increase of encashment or total transactions limit during cards' all validation period	AMD USD EUR RUR	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
3.26 Transfer to other ARMECONOMBANK OJSC account of the same customer	AMD USD EUR RUR	0	0	0	0	0	0.3% min AMD 500	2% min AMD 500	0	0
3.27 Card-to-card transfers for Bank's cardholders through www.arca.am website or ATM's [7]	AMD USD EUR RUR	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	2%	0.3%	0.3%
3.28 Card-to-card transfers for "Armenian Card" system	AMD USD EUR	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	2%	0.5%	0.5%

partner banks' cardholders through www.arca.am website or ATM's [7]	RUR									
3.29 Transfers from card account to the benefit of the customers of other Armenian banks	AMD USD[14] EUR[14]	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	0.3%, min AMD 2000 / via AEB Mobile application [25]-free of charge	2%, min AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25]-free of charge	AMD 2000 / via AEB Mobile application [25] -free of charge
	RUR	-	-	-	-	-	-	-	-	-
3.30 Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD USD EUR RUR	AMD 500 / via AEB Mobile application [25]-free of charge	AMD 500 / via AEB Mobile application [25]-free of charge	AMD 500 / via AEB Mobile application [25]-free of charge	AMD 500 / via AEB Mobile application [25]-free of charge	AMD 500 / via AEB Mobile application [25]-free of charge	0.3%, min AMD 500 / via AEB Mobile application [25]-free of charge	2%, min AMD 500 / via AEB Mobile application [25]-free of charge	AMD 500 / via AEB Mobile application [25]-free of charge	AMD 500 / via AEB Mobile application [25] -free of charge
3.31 SMS [8]	AMD USD EUR RUR	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20 [9]
3.32 Prompt extension of cards (reissue) [11]	AMD USD EUR RUR	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
3.33 To put in international	AMD USD EUR	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000մ	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD	Weekly AMD 9000	Weekly AMD 9000

«Stop-List [12]	RUR							9000		
3.34 Chargeback claim [13]	AMD USD EUR RUR	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
3.35 For ArCa member banks service point's governmental non cash payments including JACES payment for goods sold in auctions	AMD USD EUR RUR	AMD 200								
3.36 Replenishment of the card account with Cash-in terminals located out of ARMECONOMBANK OJSC branches [21]	AMD USD EUR RUR	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200	AMD 200
3.37 Replenishment of the card account with Cash-in terminals	AMD USD EUR	0	0	0	0	0	0	0	0	0

located in ARMECONOMBANK OJSC branches [2 1]	RUR										
3.38 Maximum amount of encashment transactions via ARMECONOMBANK OJSC ATM's for a single transaction	AMD USD EUR RUR	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	AMD 400.000	
3.39 Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points	AMD USD EUR RUR	AMD 5000									
3.40 Commission fee from the transactions implemented through InecoPay system	AMD USD EUR RUR	AMD 200									

1. ArCa ADIDAS cards are issued with the tenor of 1 year.
2. The tariff for non-resident individuals and legal entities 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 AMD 70,000 and more shopping only in Adidas shop (Yerevan, Aram 3) is opened.
5. The first case is free of charge

6. Transactions for up to one month to provide free quotations can be provided until the 10th banking day of the following month.
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. 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 in his/her mobile phone number.
10. Except non ArCa member banks from which ATMs 1% min AMD 1,000 is charged.
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 the customer lost card transactions are done in lower limits.
13. 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.
14. Transfers from card accounts in Euro and Dollar to other Armenian banks are made by the rates provided in paragraph 3 of section III.
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. VISA CLASSIC PLUS is not attached to other cards. Other cards are not attached to VISA CLASSIC PLUS cards.
17. When using Priority Pass lounge network access free card provided with Visa Infinite cards, AMD 15.000, defined by the latter, is charged (per person).
18. 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 is defined AMD 1000.
19. If daily encashment of the card exceeds AMD 500.000, 0.5% encashment fee is defined with respect to the amount exceeding AMD 500.000.
20. 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.
21. The minimum amount of transactions executed through Cash-in terminals is AMD 100, maximum- AMD 100.000.
22. MIR payment and settlement system member counties.
23. The given card is granted only in case of credit line provision and shall be valid until the closure of the credit line by the customer.
24. No other cards are attached to MasterCard ARMEC's GOLD and MasterCard ARMEC's STANDARD cards.
25. The complete list of privileged tariffs for the services provided through AEB Mobile system is available in "XVIII Preferential tariffs for the services provided through AEB Mobile system'' section of ARMECONOMBANK OJSC ''Tariff and rates".
* ArCa Junior card is no longer available.

** ArCa INSURANCE cards are provided and served in the terms defined for ArCa Classic cards.

*** For the account balance inquiry or any rejected operation executed via ATM's of non -''Armenian Card'' member banks located 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 ArCa BUSINESS, VISA BUSINESS և MASTER CARD BUSINESS cards.
***** VISA CLASSIC PRO BONO card is no longer available.

IV. With the cards available in the Bank the customers can implement the following transactions - cash encashment, implementation of cashless payments at trade and service outlets, card- to -card transfers.

V. The card and the PIN code shall be provided within 3 working days after the submission of the required documents by the customer to the Bank (in case of RA regions within 5 working days), and the card will be activated within one banking day.

VI. ArCa, MASTERCARD, VISA ELECTRON, VISA ELECTRON, pension and VISA CLASSIC cards are granted with 5 years tenor, VISA GOLD, VISA BUSINESS, VISA PLATINUM, VISA INFINITE cards with 2 years tenor and ArCa ADIDAS cards with the tenor of 1 year.

VII. Transactions in a currency different from that of the currency of the card account are calculated in the rates defined by the Bank for the sale and purchase of the appropriate currency as of the date of the transaction, due to which the Bank shall not bear any responsibility for the differences in the transaction amount.

Annual simple interest rate;

1. ArCa cards	GOLD PARADOX	CLASSIC, CLASSIC MIR	BUSINESS	ADIDAS	JUNIOR	Pension
1.1 Annual interest rate accrued on the positive balance of card account	0%	0%	0%	0%	0%	0%

2 MASTERCARD cards	Currency	GOLD	BUSINESS	MAESTRO	STANDART	MasterCard ARMEC's GOLD	MasterCard ARMEC's STANDARD
2.1 Annual interest rate accrued on the positive balance of card account	AMD	-	-	-	0%	-	-
	USD	-	-	-	-	-	-
	EUR	-	-	-	-	-	-
	RUR	-	-	-	-	-	-
3 VISA cards	Currency	PLATINUM	BUSINESS	INFINITE	GOLD	CLASSIC	
3.1 Annual interest rate accrued on the positive balance of card account	AMD	-	-	-	-	0%	
	USD	-	-	-	-	-	
	EUR	-	-	-	-	-	
	RUR	-	-	-	-	-	
VISA cards	Currency	CLASSIS PRO BONO	CLASSIC PLUS	ELECTRON pension			
	AMD	0%	0%	0%			
	USD	-	-				
	EUR	-	-				
	RUR	-	-				

A year is 365 days, 366-day year basis for leap year.
The interest rate against the positive balance of the card is calculated till the end of the operation of plastic cards. The annual interest rate accrued on the positive balance of card account is used if the average monthly amount is more than AMD 1.000.000 (one million).

Annual percentage yield *

1. ArCa cards	GOLD PARADOX	CLASSIC, CLASSIC MIR	BUSINESS	ADIDAS	JUNIOR	Pension
1.1 Annual interest rate against the positive balance of the card	0%	0%	0%	0%	0%	0%

2 MASTERCARD cards	Currency	GOLD	BUSINESS	MAESTRO	STANDART	MasterCard ARMEC's GOLD	MasterCard ARMEC's STANDARD
2.1 Annual interest rate against the positive balance of the card	AMD	-	-	-	0%	-	-
	USD	-	-	-	-	-	-
	EUR	-	-	-	-	-	-
	RUR	-	-	-	-	-	-
3 VISA cards	Currency	PLATINUM	BUSINESS	INFINITE	GOLD	CLASSIC	
3.1 Annual interest rate against the positive balance of the card	AMD	-	-	-	-	0%	
	USD	-	-	-	-	-	
	EUR	-	-	-	-	-	
	RUR	-	-	-	-	-	
VISA cards	Currency	CLASSIS PRO BONO	CLASSIC PLUS	ELECTRON Pension			
	AMD	0%	0%	0%			
	USD	-	-				
	EUR	-	-				
	RUR	-	-				

A year is 365 days.

* The annual percentage yield of deposit is calculated based on the procedure stated by the Central Bank of RA with the following formula:

$$APY = (1 + r / n)^{n} - 1$$

where;

1) APY – annual percentage yield

   r – annual rate of simple interest

   n – periodicity of interest capitalization in a year

<u>ATTENTION: INTERESTS ON YOUR DEPOSIT ARE CALCULATED BASED ON THE NOMINAL INTEREST RATE AND THE ANNUAL PERCENTAGE YIELD SHOWS THE INCOME YOU WOULD REALIZE, IF YOU WOULD HAVE ADDED THE RECEIVED DEPOSIT INTERESTS TO THE DEPOSIT. YOU WILL FIND THE ORDER OF CALCULATING THE ANNUAL PERCENTAGE YIELD ON www.aeb.am .</u>

VIII. Interests accrued on the balances of the cards are capitalized monthly.
IX. Interests are accrued daily on the balances of the cards, as well as on the added amount balance, and on the capitalized amounts

X. The Bank is entitled to amend the size of interests paid for the monetary funds available on the card account, unless otherwise defined by the Agreement.

XI. In case of contract disputes the depositor shall apply to the Bank in written form and will receive the reply to such request within 10 Business days. In case of disagreement with reply, the depositor has the right to apply to the court or to the Financial system mediator.

XII. There is no limit in the minimum initial amount for card opening. Interest paid against card accounts is subject to taxation with income tax under tax legislation of RA.

XIII. The documents to be provided by the customer for card opening
XIII-1 Passport
XIII-2 Document containing public services number or reference about not-receiving public services number.

XIV. With periodicity of at least 30 days the Bank provides the customer with the account statement, except the cases when no debiting or crediting to such account occur within the reporting period.

XV. In case of card loss or/theft, the customer must immediately inform the ArCa processing center by calling 59-22-22 number or apply to the Bank to block the card. Afterwards the customer applies to the Bank for receiving a new card.

XVI. Should the negotiations fail to settle the disputes and disagreements between the Bank and the customer, the latter can apply to the court or the Financial system mediator.

XVII. The customer's right to manage the account and monetary funds available on it may be limited in the cases prescribed by the law - court decision, ban on the account based on the decision (hard copy or electronically) of the tax or other authorities of Compulsory Enforcement Service.

XVIII. Cash facilities available on the account may be written of without the customers consent in the cases prescribed by the law- court decision, based on the decision (hard copy or electronically) of the authorities of Compulsory Enforcement Service or in the cases stipulated by the Agreement signed by and between the Bank and the customer.

XIX. Deposits are guaranteed pursuant to the Armenian Law on Guaranteeing the Recovery of Deposits of Individuals. Deposits are guaranteed as follows:.

- In case of deposits in Armenian drams, the deposit is guaranteed for AMD 10 mln.
- In case of deposits in foreign currency, the deposit is guaranteed for AMD 5.0 mln
- In case of deposits both in Armenian drams and in foreign currency: if AMD deposit exceeds AMD 5.0 mln, only the AMD deposit is guaranteed for AMD 10 mln;
- In case of deposits both in Armenian drams and in foreign currency: if AMD deposit is smaller than AMD 5.0 mln, the AMD deposit is guaranteed in full and the foreign currency and the foreign currency is guaranteed for the balance of AMD 5.0 mln and recovered AMD deposit.

XX. The list of the Banks ATMs, POS and Cash-in terminals is represented below:

Addresses of ATMs	**Addresses of POS terminals**	**Addresses of Cash-in terminal (Cash-In)**
1. 3/1 Aram str, Yerevan, RA	1. Amiryan 23/1 , Yerevan, RA (Head Office)	1. M. Khorenatsi str., bld., 30/1 , Yerevan
2. Amiryan 23/1 , Yerevan, RA	2. 28 Garegin Nzhdeh Street , Yerevan, RA ("SHENGAVIT " BRANCH)	2. 23/1 Amiryan, Yerevan
3. Government Building N3 , Yerevan, RA	3. 22 Abovyan str., Yerevan, RA "SPANDARYAN" BRANCH)	3. 49 Tigran Mets Ave, Yerevan
4. 2 Kasyan Street , Yerevan, RA	4. 14/15 Nansen str., Yerevan, ("KHORHRDAYIN" BRANCH)	4. 5 Mazmanyan, Yerevan
5. 28 Garegin Nzhdeh Street , Yerevan, RA	5. 57 Komitas str., Yerevan, (''ARABKIR'' BRANCH)	5. 42 a Mashtots st. , Yerevan,
6. 33 Khorenatsi Street, Yerevan, RA	6. 24 Artsakh Str, Yerevan (''EREBOUNI'' BRANCH)	6. 57 Komitas, Yerevan

7. 42 a Mashtots st. , Yerevan, RA	7. 12 Isahakyan Str., Yerevan ("MYASNIKYAN " BRANCH)	7. 11/1 Smbat Zoravar str, Yerevan,
8. 78 Baghramyan, Yerevan, RA	8. Mazmanyan Str., Government Building 5 , Yerevan, ("SHAHOUMYAN" BRANCH)	8. 28 Garegin Nzhdeh Street , Yerevan,
9. 25-27 Tigran Mets Ave , Yerevan, RA	9. 23a Sebastia Str,Yerevan ("METAX" BRANCH)	9. 14/15 , Nork 1st microdistrict, Yerevan
10. 16 Tigran Mets, Yerevan, RA	10. 49 and 49 Bld. 1, Tigran Mets Str, Yerevan "TIGRAN METS" BRANCH)	10. 135 Atarbekyan Str., Artashat,
11. 8/2 Gai Avenue, Yerevan, RA	11. 3 and 5 Arami Str, Yerevan "KENTRON" BRANCH)	11. 3,5 Aram str., Yerevan
12. 44 Haghtanak str, Gyumri, RA	12. 14 Titogradyan Str., Yerevan, ("EREBUNI-1 " BRANCH)	12. 14 Titogradyan Str., Yerevan
13. Karmir banakayinner 6 N 10 , v. Balahovit , RA	13. 10 Gyurjyan Str., Yerevan, ("KHORHRDAYIN-1" BRANCH)	13. 4 Acharyan 2nd lane, Yerevan,
14. 24 Azatutyan Avenue, Yerevan, RA	14. 21 Paronyan Str.,Yerevan ("NAIRI MEDICAL CENTER" BRANCH)	14. 12 Isahakyan, Yerevan
15. Government Building N2 , Yerevan, RA	15. 6 Margaryan Str,. Yerevan (“AJAPNYAK” BRANCH)	15. 24 Artsakh, Yerevan
16. 23/6, Margaryan str., Yerevan, RA	a. 238 Norki Ayginer str.Nork-Marash dis., Yerevan ("NORK-MARASH" BRANCH)	16. 25-27 Tigran Mets , Yerevan
17. 148/2 Andranik str., Yerevan, RA	16. 16 Tigran Mets Avenue, Yerevan ("ROSSIA" BRANCH)	17. 48/1, Nalbandyan str. Yerevan
18. 48/1 Nalbandyan str. , Yerevan, RA	17. 11/1 and 11/2 Davit Anhakht Str. Yerevan ("ZEYTUN" BRANCH)	18. 16 Tigran Mets, Yerevan
19. 2/8 Artsakh Avenue, Yerevan, RA	18. 2, 7 Nubarashen str, Yerevan 19. ("NOUBARASHEN " BRANCH)	19. 23 a, Sebastia str., Yerevan
20. Ayrarat 2 , 16 Tigran Mets Street, Yerevan, RA	20. 25/27, Tigran Mets ave., Yerevan ("SARAJOV" BRANCH)	20. 22 Abovyan str., Yerevan
21. 11 A. Manukyan, Yerevan, RA	21. 244 Abovyan str.,Gyumri, Shirak region, RA ("GYUMRI" BRANCH)	21. 32 bld., 37 area, Tumanyan str., Yerevan

22. 6/2 Margaryan Street,Yerevan, RA	22. 59 Tigran Mets ave., Vanadzor, RA ("VANADZOR" BRANCH)	22. 224 Abovyan str. (Vartanants Square), c. Gyumri
23. 23 Sebastia Street , Yerevan, RA	23. 1 International, bld. 29-32 city of Abovyan 24. ("ABOVYAN" BRANCH)	23. 3-47 Komitas, Yerevan, RA
24. 8 Jivani Street, Armavir, RA	25. 135/2 Atarbekyan Str., Artashat, ("ARTASHAT" BRANCH)	24. 10/1 Andranik, Yerevan, RA
25. N. Ashtarakecu Square, Ashtarak , RA	26. 8 Jivanu str., city of Armavir, RA a. ("ARMAVIR" BRANCH)	25. 8 Jivani Street, Armavir, RA
26. 5 V. Sargsyan street,Yerevan, RA	27. Constitution square, 2/3 Kentron dis., Hrazdan, RA a. ("HRAZDAN" BRANCH)	26. 8 Mashtots Avenue, Etchmiadzin, RA
27. 3rd block, 25/1 Davtashen, Yerevan, RA	b. 8 Mashtots Str., Etchmiadzin, RA ("ETCHMIADZIN" BRANCH)	27. 3 Dro str., Yerevan, RA
28. 59 Tigran Mets Street, Vanadzor, RA	c. 141-3 Nairyan Str., Sevan ("SEVAN" BRANCH)	28. 7/2 Nubarashen str, Yerevan
29. 9-4 Khaghaghutyan str., Gyumri, RA	d. Tumanyan str., city of Alaverdi, RA ("TUMANYAN " BRANCH)	29. 11/1 Smbat Zoravar str, Yerevan, (2)
30. 57 Komitas Avenue, Yerevan, RA	28. 6 Nerses Ashtaraketsu square, Ashtarak, ("ASHTARAK" BRANCH)	30. 44/2 T. Petrosyan Street, Yerevan, RA
31. 212/4 Khudyakov street, Avan, Yerevan, RA	29. 10a Yerevanyan str., Yeghvard, RA ("NAIRI" BRANCH)	31. 1, 80/8 Hatis str., city of Abovyan
32. 42 Andranik Street, SWD, Yerevan, RA	a. 2 G. Nzhdeh Str. City of Martuni ("MARTUNI" BRANCH)	32. 6 Margaryan Street, Yerevan, RA
33. 22/12/1 bld., Hanrapetutyan avn. Abovyan, RA	b. 5 Shahumyan str., Spitak,RA "SPITAK" BRANCH)	33. 11/1, Davit Anhakht Str. Yerevan
34. 4/1 Mashtots Street, Goris, RA	30. 4/1 Mashtots ave., Goris, RA ("GORIS" BRANCH)	34. 10 Gyurjyan, Yerevan, RA
35. 141 Nairyan Street, Sevan , RA	31. 9/19 Azatamartikneri Str., city of Stepanakert, Artsakh ("ARTSAKH" BRANCH)	35. 2/3 Constitution square, Hrazdan, RA
36. 23/1 Amiryan Street , Yerevan, RA (2nd)	32. 58 Shahumyan str. Ararat, RA , ("ARARAT " BRANCH)	36. 78/12 Andranik avenue, Hrazdan, RA

37. 7 V. Sargsyan Street , Yerevan,RA	33. 1B, Ankakhutyan str., Ijevan, RA (''IJEVAN'' BRANCH)	37. 141 Nairyan Str., Sevan
38. Andranik avenue, Hrazdan, RA	34. M. Xorenatsi str., 58 district, area 8, Bld. 8, city of Gyumri ("SHIRAK" BRANCH)	38. Central square 10, Gavar city , RA
39. 1b Ankaxutyan street, Ijevan	35. 18 Narekatsi str.,Yeghegnadzor, (''YEGHEGNADZOR'' BRANCH)	39. 2 Garegin Nzhdeh Street, Martuni
40. 14 Titogradyan Street, Yerevan, RA	36. Central square nb 10, Gavar RA ("GAVAR" BRANCH)	40. 58 Shahumyan Street, Ararat ,RA
41. 49 Tigran Mets avenue, Yerevan, RA	37. 78/12 Microshrjan block, Hrazdan, RA ("HRAZDAN-MIKRO" BRANCH)	41. 29/1, 4, 29/7 Shahumyan , city of Kapan,
42. 6 Margaryan Street, Yerevan, RA	38. 48/1 Nalbandyan str., Yerevan, RA ("SAKHAROV" BRANCH)	42. 18 Narekatsi Street, Yeghegnadzor , RA
43. 58a 23 Ogostosi Street, Artashat RA	39. 3 Dro str., Yerevan, RA ("DAVIT ANHAGHT" BRANCH)	43. 5 str. Shahumyan, Spitak, RA
44. Mazmanyan 5/11 , Yerevan, RA	40. 3-47 Komitas ave., Yerevan, RA ("KOMITAS" BRANCH)	44. 113/1 Yerevanyan str., city of Vanadzor
45. 11 Nubarashen street, Building 15, Yerevan, RA	41. 1, 80/8 Hatis str., city of Abovyan ("KOTAYK" BRANCH)	45. Kakhoyan 7, Alaverdi, RA
46. 10 Gyurjyan, Yerevan, RA	a. 29/1, 4, 29/7 Shahumyan, city of Kapan, ("KAPAN" BRANCH)	46. N. Ashtarakecu Square 6, Ashtarak, RA
47. 24 Artsakh , Yerevan, RA	42. 44/2 T. Petrosyan Street, Yerevan, RA ("DAVTASHEN" BRANCH)	47. 9/19 Azatamartikneri Street, Stepanakert, Artsakh
48. 5 A. Manukyan, Spitak, RA	a. Area 37, 32 bld. Tumanyan str. , Yerevan ("NANO" BRANCH)	48. 4/1 Mashtots, Goris, RA
49. 7 Kahoyan Street, Alaverdi, RA	43. 10/1 Andranik, Yerevan, RA a. (‘’MALATIA’’ BRANCH)	49. 238 Nork-Marash, Nork gardens, Yerevan, RA
50. 2 Garegin Nzhdeh Street, Martuni	44. 127/21 Arshakunyants str., Yerevan a. (‘’NORAGAVIT’’ BRANCH)	50. 10a Yerevanyan Street, Yeghvard, RA
51. 58 Shahumyan Street, Ararat , RA		51. 2/3 Sevak Street, Gyumri, RA
52. 24/1 Arshakunyats, Yerevan, RA		52. 2/3 Sevak Street, Gyumri, RA
53. 7 H. Nersisyan str., Yerevan		53. p1, 29-32 International, city of Abovyan, RA
54. 12 Isahakyan str., Yerevan, RA		54. Arami Str. 6/4, Yerevan

55. 129/1 Sebastia Street , Yerevan, RA		55. Nalbandyan Str. 48/1, Yerevan
56. 17 Bagratunyac str., Yerevan, RA		56. 69/5 Arshakunyants, Yerevan
57. 18 Narekatsi Street, Yeghegnadzor , RA		57. 6/4 B. Muradyan str., Yerevan
58. 21 Papazyan Street, Yerevan, RA		58. 13/3 bld. Shiraz street, Yerevan
59. 10a Yerevanyan Street, Yeghvard Avan		59. 21 bld., G. Nzhdeh Steet, Yerevan
60. 21 Paronyan Street, Yerevan, RA		60. 16 M. Khorenatsi str., Etchmiadzin
61. 4 Northern avenue, Yerevan, RA		
62. 1 Argishti Street, ՀՀ,		
63. 129/10 Z. Sarkavag Street, Yerevan, RA		
64. Kentron, Administrative building, Hrazdan, RA		
65. N 10 Central Square, Gavar, RA		
66. 3 Area, 2 P. Sevak Street, Gyumri, RA		
67. 2 Aharonyan Street, Yerevan, RA		
68. 20 Orbeli Brothers Street, Tsaghkadzor, RA		
69. 12 Koryun Street, Yerevan,		
70. 35/2 Komitas Avenue, Yerevan, RA		
71. Baghramyan Str. 24d, Yerevan		
72. T. Petrosyan 44/2, Yerevan		

73. 3 Tsitsernakaberd Highway, Yerevan, RA		
74. 23 Ogostosi Street, 19 Building 1 a, Artashat, RA		
75. 238 Nork Ayginer, Nork- Marash, Yerevan		
76. 4/5 Yerevanyan Street, Hrazdan, RA		
77. 9/19 Azatamartikneri Street, Stepanakert, Artsakh		
78. 76 Fanarjyan Street, Yerevan, RA		
79. 49/50 G. Nzhdeh Steet, Gyumri, RA		
80. 244 Abovyan, Gyumri, RA		
81. 8 Mashtots str., c. Etchmiadzin,		
82. 31 Masis str., Yerevan		
83. 18/5 Erebuni Street, Yerevan, RA		
84. 53 Mashtots Avenue, Yerevan, RA		
85. 88/2 Artashesyan, Yerevan, RA		
86. 2/1 Proshyan Street, Yerevan, RA		
87. 11/3 Gyurjyan Street, Yerevan, RA		
88. 11/1 S. Zoravar Street, Yerevan, RA		
89. Tandzakhbyur str. 2, 4/1, Tsakhkadzor City , RA		
90. 3 Dro, Yerevan, RA		
91. 11/1 Shinararneri Street, Yerevan, RA		
92. 80/8, 1 Hatis Street, Abovyan,		

RA		
93. 55/15 Tsarav Aghbyur Street, Yerevan, RA		
94. 53 Myasnikyan Street, Dilijan, RA		
95. 1 Adamyan str., Yerevan, RA ք.		
96. 29/1, 4, 29/7 Shahumyan str., Kapan, RA		
97. 113/1 Yerevanyan Str., Vanadzor		
98. Area 37, Bld. 32, Tumanyan str., Yerevan		
99. 4 Mikoyan str., Yerevan		
100. P. Sevak Str. 51, Yerevan		
101. 5 Building, Yerevan-Abovyan Highway, Verin Ptghni village		
102. 5 Building 2nd , Yerevan-Abovyan Highway, Verin Ptghni village,		
103. Sayat-Nova Str. 4/2, Yerevan		
104. International 1, 29-32, city Abovyan,		
105. M. Baghramyan 40, Yerevan		
106. Andranik Str. 10/1, Yerevan		
107. 20 G. Hovsepyan, Yerevan		
108. 0 Mashtots str., Etchmiadzin, RA		

109. 3/42 Amiryan, Yerevan, RA		
110. 116 A. Khachatryan, city of Artashat, RA		
111. 2/7 H. Avetisyan, Yerevan, RA		
112. 18 L. Khechoyan str., city of Hrazdan, RA		