

**I. ACCOUNT OPENING AND CURRENT SERVICING**

Service	Commission fee
<b>1. Account opening<sup>1</sup></b>	
a/ Individuals	AMD 5 000
b/ Corporate entities (including private entrepreneurs)	AMD 10 000
c/Additional account opening	AMD 3 000
<b>2. Account servicing, closing</b>	0
<b>3. Servicing of an account that has been inactive<sup>2</sup></b>	
a/Transactions haven't been implemented from 365 to 730 days	AMD10 000 monthly
b/Transactions haven't been implemented from 731 day up to 1095	AMD 15 000 monthly
c/ Transactions haven't been implemented 1096 days and more	AMD 20 000 monthly
<b>4. Providing account statements, payment documents, copies of SWIFT message, references and other information<sup>4</sup> according to limitation period<sup>5</sup></b>	
<b>4.1 Statements to individuals<sup>3</sup></b>	
<b>a/Provision of copies of payment documents up to 1 month</b>	0
b/Transactions implemented more than 1 month	AMD1,000
<b>c/ Providing payment documents, copies of SWIFT message , references and other information for more than 1 months transactions*</b>	AMD1,000
<b>4.2 Statements to legal entities</b>	
a/Transactions implemented up to 1 month	
§ Extension of account statements <sup>6</sup>	0
§ Providing payment documents, copies of SWIFT message , references and other information *	AMD 1 000
b/ Transactions implemented 1- 3 month*	AMD 1 500
c/ Transactions implemented from 3 to 1 year *	AMD 2 500
d/ Transactions implemented more than1 year *	AMD5,000
5. Statements to Individuals *	AMD 5 000
5.1 Quarterly reports to RA SRC on interest amounts paid against mortgage loans of individuals	AMD1,000
6. Account management assignment <sup>7</sup>	AMD 5 000 monthly
6.1 Utility payments	0
<b>7. Account management via " Home Bank" system<sup>8</sup></b>	
Account service fee	AMD15.00
Account service fee for non-resident individuals and legal entities/private entrepreneurs/ and for individuals who don't have RA passports <sup>8b</sup>	AMD30.00
7.1 For corporate entities(private entrepreneurs)	

a/ In case of account service one-off fee non-charge	AMD 3 000 monthly
b/ In case of account service one-off fee charge <sup>8b</sup>	AMD 1 000 monthly
7.2 For individuals	
a/ In case of account service one-off fee non-charge	AMD 3 000 monthly
b/ In case of account service one-off fee charge <sup>8b</sup>	AMD 1 000 monthlu
7.3 In case of card(device) loss (damages) *	AMD 15 000
8. Providing cash check books * <sup>9</sup>	AMD 5 000
10. Audit inquiries on the account*	AMD 15 000
<b>9. Inquiries on the customer operations*<sup>10</sup></b>	
a/ AMD, RUR	AMD 3 000
b/ Other currency	AMD30.00
10. VIP hall customer service <sup>11</sup>	AMD 20 000 monthly
11. Providing of power of attorneys on bank account, card account, term deposit, credit accounts, safe box service in ARMECONOMBANK OJSC by Individuals * <sup>12</sup>	AMD 3 000
12. Electronic request from The state's registry of RA *	AMD 3 000 / for each request/

\* The tariff includes VAT

- 1 a/ ATM service account opening in ARMECONOMBANK OJSC is Free for RA resident pensioners, non-profit organizations, governmental, governmental noncommercial community based nor commercial and non-governmental organizations, "escrow" accounts, depersonalized metal accounts, social package accounts,  
b/. Additional account opening fee is charged for each new account opening by the customer (individual or corporate),  
c/. Account opening.  
\*For non- resident individuals AMD 30000 .  
\*For non- resident corporate entities AMD 50 000
- 2 a/ The account balance which haven't implement operation more than 365,731 and 1096 days, being equal or/and less respectively AMD (or equivalent currency) AMD 10,000, AMD 15,000 and AMD 20,000, charging the commission fee, that account is closed automatically and service commission fees of further months are terminated,  
b/ This fee applies to those card accounts, which term has expired, the card hasn't been reissued, and transactions haven't been implemented during expiry 365 days and more following the expiry term,  
c/ This fee doesn't apply to the process of liquidation under the law of premium accounts, custody accounts, and term deposits on demand.
- 3 For any period of time
- 4 4.1. Statements for Individuals who have term deposit of AMD 3,000,000(or equivalent currency) or more in 15 banking days in ARMECONOMBANK OJSC, and for corporate entities whose bank/card account's and/or term deposits average balance of the previous month exceeds AMD 10,000,000 (or equivalent currency) and for individuals, ARMECONOMBANK OJSC employees, and statements on AEB practice for the students, statements on social package and state support accounts service, 4.2. as well as statements for copies of SWIFT messages implemented within the same day are free of charge
- 5 a/ After each transaction the provision of account statements, payment documents copies, as well as document copies of implemented transactions via "AEB Home Bank" system for one year are FREE OF CHARGE,  
b/ For the provision of implemented transactions documents copies via" Home Bank" system for more than one year, AMD 1,000 is charged.  
c/ Provision of statement on social package account and state support accounts is FREE of charge
- 6 Extension of statements of transactions implemented up to one month can be FREE OF CHARGE by the last banking day of the next month.

- 7 a/ No fees are charged for ATM's ,social package account service,for the service of state support accounts , Child deposit and "Voluntary accumulative deposit"  
b/Account management assignment fulfillment tariff isn't charged if the assignment is carried out during 10 calendar days,  
c/For the current fulfillment of account management assignment fee is charged, if the assignment is carried out that month.
- 8 a/ For each Electronic signature carrier (in case of providing up to 25 of the accounting month the fee is charged during the same month for a month, and in case of providing in 25 of the accounting month or later, during the next month for a month),  
b/ Device activation fee for Individuals and corporate entities(private entrepreneurs) and for non-resident individuals and legal entities (private entrepreneurs) and for individuals not having RA passports is charged while providing a device. Account service flat fee for non-resident individuals and legal entities/ private entrepreneurs / and for individuals who don't have RA passports is charged, monthly repayments are not available.  
c/ In case of handing electronic signature carrier, tariff isn't charged for accounting month, if the electronic signature carrier is delivered to the Bank by the fifth business day of the accounting month.
- 9 a/Treasury service is FREE of charge,  
b/ In case of cash withdrawal with teller section order by corporate entities and private entrepreneurs servicing in ARMECONOMBANK OJSC, AMD 500 is charged.
- 10 ARMECONOMBANK OJSC isn't responsible for not receiving answers from correspondent bank.
- 11 Except the customers, who meet "VIP" standards accepted by ARMECONOMBANK OJSC.
- 12 Except pension accounts, power of attorney for loan repayment by private entrepreneurs and cases designated by the contract.