

II. CASH AND FOREIGN CURRENCY TRANSACTIONS

| SERVICE | COMMISSION FEE |
|--|----------------------------|
| 1. Cash credit | |
| a/ AMD, USD, EUR | 0 |
| b/Other currency | As per daily interest rate |
| c/ For completing card accounts, purchase of cheques, transactions through payment systems, crediting on deposit accounts, as well as foreign currency exchange operations in cash | 0 |
| d/Cash input by the customers under special procedure (signed by numbered seal or numbered plastic bags for one-time use) based on amount size | 0,01% min AMD 500 |
| 2. Cash payment of cash funds debited to the Customer's account ¹ | |
| a/ AMD,USD,EUR | 0 |
| b/ Other currency | As per daily interest rate |
| 3. Cash fund payment from the Customer's cashless funds ² | |
| u/ up to AMD 30 000 | AMD500 |
| p/ AMD 30 001 and more | 0.5%, min AMD 1 000 |
| c/ USD, EUR | 0.5%, min AMD 1 000 |
| d/ Other currency | As per daily interest rate |
| 3.1 For non - accountholders | |
| a/ up to AMD 30,000 (equivalent in USD or EUR) | AMD500 |
| b/ AMD 30 001-100 000 (equivalent in USD or EUR) | AMD1,000 |
| c/ AMD 100 001 and more (equivalent in USD or EUR) | 1%, min AMD 3000 |
| 3.2 In case of intra - bank transactions for non- accountholders | |
| | 0.6% min AMD 200 |
| 4. Worn-out and damaged currency change | |
| a/ AMD | 0 |
| b/ USD, EUR, RUR | 5% |
| c/ Other currency | Isn't accepted |
| 5. Foreign currency cash authentication checking * ³ | |
| a/ currency equivalent up to AMD 600,000 | AMD 5 000 |
| b/ 600,001- 1,000,000 AMD equivalent to foreign currency | AMD 10 000 |
| c/1,000,00- 5,000,000 AMD equivalent to foreign currency | AMD 15 000 |
| d/ 5,000,001- 10,000,000 AMD equivalent to foreign currency | AMD 20 000 |
| e/10,000,001 AMD equivalent to foreign currency and more | AMD 30 000 |
| 6. Acceptance of coins from a customer during one banking day ⁴ | |
| a/ Up to AMD 50 000 | 0 |
| b/ AMD 50 001 and more | 2% |

* The tariff includes VAT

- 1 While calculating the commission fee for the monetary fund encashment from the customers' accounts, the difference of the debited and credited amounts sum to the Customer's account 182 days prior to monetary fund encashment is taken as a basis (this fee is not applied to child deposits, time deposits placed by individuals and accrued interest against them). The loans provided by the Bank (excluding loans secured with gold items and monetary fund collateral, as well as loans provided with the condition of Bank's, Araratincassatsia's employees' wages repayment, for the encashment of which no tariff is charged) are considered cashless funds debited to the account of the Customer.

- 2 a/ The present tariff is not applied on the child deposits, the paid interest against the bank on-demand deposit accounts, term deposits placed by individuals and interest accrued against, loans with gold items, monetary fund collateral, as well as loans provided secured with the Bank's and Economincassatsia's employees' wages, as well as on the encashment of cashless funds from the transactions via POS terminals installed by "ARMECONOMBANK" OJSC,
b/ AMD transfers in the name of individuals from "ARMECONOMBANK" OJSC "ARTSAKH" Branch are performed FREE of charge
c/ The present tariff is not applied on the encashed amounts for utility payments by corporate entity customers from the Bank's corresponding base during the given day

d/ From charity organizations FREE of charge. c/ The present tariff is not applied on the amounts encashed from social package accounts.

- 3 The present tariff is not applied to the transaction operation in the Bank. The authentication of the foreign currency cash by the citizen is checked by the teller of "ARMECONOMBANK" OJSC, which are wrapped, sealed and returned to the customer according to the defined procedure.

- 4 The defined commission fee is not applied to the customers having active accounts at "ARMECONOMBANK" OJSC and during debiting to active accounts at "ARMECONOMBANK" OJSC.