

Approved by
The Executive Board of ARMECONOMBANK OJSC
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Chairman of the Executive Board
----- A. Khachatryan

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INFORMATION BULLETIN OF CARD ACCOUNT

YEREVAN 2019

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	AMD 1000	AMD 2 500	AMD 3000	AMD 8 000	AMD 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	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%, from cards of foreign currency accounts 0,5% min AMD 1000	AMD 0%, from cards of foreign currency accounts 0,5% min AMD 1000	-	-	-
	EUR	-	-	-	AMD 0%, from cards of foreign currency accounts 0,5% min AMD 1000	-	-	-
	RUR	-	-	-	AMD 0%, from cards of foreign currency accounts 0,5% min AMD 1000	-	-	-
1.8 CASH-IN at encashment points of ARMECONOMBANK OJSC (ATM	AMD	1%	1%	1%	1%	1%	1%	1%

CASH-IN))	USD	-	-	1%	1%	-	-	-
	EUR	-	-	-	1%	-	-	-
	RUR	-	-	-	1%	-	-	-
1.9 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% ²⁰
	USD	-	-	1%, min AMD 1000	1%, min AMD 1000	-	-	-
	EUR	-	-	-	1%, min AMD 1000	-	-	-
	RUR	-	-	-	1%, min AMD 1000	-	-	-
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 3500	AMD 1000	AMD 2 500	AMD 3000	AMD 8 000	AMD 2 000	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 1 500	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
c) From 3 month to 1 year transactions	AMD	0	0	0	0	AMD 2 500	0	0
	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
d) For more than 1 year transactions	AMD	0	0	0	0	AMD 5 000	0	0

	USD	-	-	0	0	-	-	-
	EUR	-	-	-	0	-	-	-
	RUR	-	-	-	0	-	-	-
1.16 Removal from card's Stop-List	AMD	AMD 1000/ via AEB Mobile application ²⁵ free of charge	AMD 1000/ via AEB Mobile application ²⁵ free of charge	AMD 1000/ via AEB Mobile application ²⁵ free of charge	AMD 1000/ via AEB Mobile application ²⁵ free of charge	AMD 1000/ via AEB Mobile applicatio n ²⁵ free of charge	AMD 1000/ via AEB Mobile application ²⁵ free of charge	0
	USD	-	-	AMD 1000/ via AEB Mobile application ²⁵ free of charge	AMD 1000/ via AEB Mobile application ²⁵ free of charge	-	-	-
	EUR	-	-	-	AMD 1000/ via AEB Mobile application ²⁵ free of charge	-	-	-
	RUR	-	-	-	AMD 1000/ via AEB Mobile application ²⁵ free of charge	-	-	-
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 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	USD	-	-	AMD 1000	AMD 1000	-	-	-

	EUR	-	-	-	AMD 1000	-	-	-
	RUR	-	-	-	AMD 1000	-	-	-
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 total transactions limit	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	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	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 / through AEB Mobile application ² 5-free of charge	AMD 2000 / through AEB Mobile application 25-free of charge	AMD 2000 / through AEB Mobile application 25-free of charge	AMD 2000 / through AEB Mobile application 25-free of charge	AMD 2000 / through AEB Mobile application 25-free of charge	AMD 2000 / through AEB Mobile application 25-free of charge	AMD 2000 / through AEB Mobile application 25-free of charge
	USD ¹⁴	-	-	AMD 2000 / through AEB Mobile application 25-free of charge	AMD 2000 / through AEB Mobile application 25-free of charge	-	-	-

	EUR ¹⁴	-	-	-	AMD 2000 / through AEB Mobile application 25-free of charge	-	-	-
	RUR	-	-	-	-	-	-	-
1.26 Transfers to the benefit of ARMECONOMBANK OJSC other customers	AMD	AMD 500 / through AEB Mobile application 25 free of charge	AMD 500 / through AEB Mobile application 25 free of charge	AMD 500 / through AEB Mobile application 25 free of charge	AMD 500 / through AEB Mobile application 25 free of charge	AMD 500 / through AEB Mobile application 25 free of charge	AMD 500 / through AEB Mobile application 25 free of charge	AMD 500 / through AEB Mobile application 25 free of charge
	USD	-	-	AMD 500 / through AEB Mobile application 25 free of charge	AMD 500 / through AEB Mobile application 25 free of charge	-	-	-
	EUR	-	-	-	AMD 500 / through AEB Mobile application 25 free of charge	-	-	-
	RUR	-	-	-	AMD 500 / through 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
	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 400.000	AMD 400.000	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	AMD5000						
	USD							
	EUR							
	RUR							
1.35 Cash pay-out abroad ²²	AMD				2%, min AMD 3000			
	USD	-	-	-		-	-	-
	EUR							
	RUR							
1.36 Commission fee from the transactions implemented through InecoPay system.	AMD	AMD 200						
	USD							
	EUR							
	RUR							

2. MASTERCARD cards	Currency	GOLD	BUSINESS	STANDART	MAESTRO	MasterCard ARMEC's GOLD ²³	MasterCard ARMEC's STANDAR D 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 annually/ or monthly AMD 3000	AMD 15 000 annually/ or monthly AMD 1500
	USD						
	EUR						
	RUR						
2.5 Annual service fee of attached ¹⁶ , additional card ¹⁵	AMD	AMD 20 000	AMD 20 000	AMD 5 000	AMD 3 500	AMD30 000	AMD 15 000
	USD						
	EUR						
	RUR						
2.6 Provision of account statement							
a) Up to 1 month transactions	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 500	0% ²⁰	0% ¹⁹	3%	3%
	USD						
	EUR						
	RUR						
2.9 CASH-IN at encashment points of ARMECONOMBANK OJSC (ATM CASH-IN)	AMD	1%, min AMD 500	1%, min AMD 500	0%	0%	1%, min AMD 500	0%
	USD						
	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 1000	3%, min AMD 1000
	USD						
	EUR						
	RUR					-	-
2.14 Cash at ARMECONOMBANK OJSC POS terminals for MasterCard cards issued by foreign banks	AMD	1%, min AMD 1000					
	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%, mi 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 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 1500 /AEB Mobile 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	AMD	0.5%	0.5%	0.5%	0.5%	3%	3%

“Armenian Card” system partner’s banks cardholders through www.arca.am website or ATM’s ⁷	USD						
	EUR						
	RUR					-	-
2.29 Transfers to the benefit of ARMECONOMBANK OJSC other customers	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	3%/ via AEB Mobile application ²⁵ - free of charge	3%/ via AEB Mobile application ²⁵ - free of charge
	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	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 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	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 ¹³	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD						
	EUR						
	RUR						
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	AMD 200					
	EUR	AMD 200					
	RUR	AMD 200				-	-
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 ²¹	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	AMD						
	USD						

by other banks' cardholders at AEB encashment and/or service points	EUR	AMD 5000
	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 PLUS	ELECTRON	ELECTRON pension
3.1 Card extension	AMD	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
	USD								
	EUR								
	RUR								
3.3 Card account opening	AMD	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 5000	AMD 3500	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 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
	USD								
	EUR								
	RUR								
b) From 1 to 3 months transactions	AMD	0	0	0	AMD 1 500	0	0	0	0
	USD								
	EUR								
	RUR								
c) From 3 months to 1 year	AMD	0	0	0	AMD 2 500	0	0	0	0
	USD								
	EUR								
	RUR								
d) For more than 1 year transactions	AMD	0	0	0	AMD 5 000	0	0	0	0
	USD								
	EUR								
	RUR								
3.7 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 130 000	AMD 50 000	AMD 20 000	AMD 15 000	AMD 5 000	AMD 5 000	AMD 3 500	AMD 700 ⁵
	USD								
	EUR								
	RUR								
3.8 Cash pay-out at ARMECONO	AMD	1%, min 1%, AMD 500	1%, min 1%, AMD 500	1%, min AMD 500	1%, min AMD 500	0% ¹⁹	2%, min AMD 1000	0% ²⁰	0% ²⁰
	USD								
	EUR								

MBANK OJSC encashment points (POS) terminals with AMD (ATM)	RUR								
3.9 CASH-IN at encashment points of ARMECONO MBANK OJSC (CASH-IN)	AMD	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	1%, min AMD 500	0%	0%	0%	0%
	USD								
	EUR								
	RUR								
3.10 Cash pay-out at ARMECONO MBANK OJSC encashment points (POS) terminals with AMD and foreign currency (POS terminal)	AMD	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	2%, min AMD 1000	AMD 0% ¹⁹ , from cards of foreign currency accounts 0,5% min AMD	0%
	USD								
	EUR								
	RUR								
3.11 Cash pay-out at encashment points of other Armenian banks (ATM, POS terminal) ¹⁰	AMD	1%, min AMD 1 000	1%, min AMD 1 000	1%, min AMD 1 000	1%, min AMD 1 000	1%	2%, min AMD 1 000	1%	0.5%
	USD								
	EUR								
	RUR								
3.12 CASH-IN at encashment points of other	AMD	1%	1%	1%	1%	1%	1%	1%	1%
	USD								
	EUR								

Armenian banks (CASH-IN)	RUR								
3.13 Cash pay-out from ARMECONO MBANK OJSC teller sector	AMD	1%, min AMD 1 000	1%, min AMD 1 000	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% ²⁰
	USD								
	EUR								
	RUR								
3.14. Cash at ARMECONO MBANK OJSC post terminals for Visa payment cards issued by foreign banks	AMD	1%, min AMD 1 000							
	USD								
	EUR								
	RUR								
3.15. Cash pay-out with ArCa payment cards issued by other RA banks by ARMECONO MBANK OJSC POS terminals	AMD	1%, min AMD 1000							
	USD								
	EUR								
	RUR								
3.16 Cash payout abroad	AMD	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000	2%, min AMD 3 000	0.5%
	USD								
	EUR								
	RUR								
3.17 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	2%,min AMD 3 000	2%, min AMD 3 000
	USD								
	EUR								
	RUR								
3.18	AMD	0%	0%	0%	0%	0%	0%	0%	0%
	USD								

Implementation of non-cash transactions	EUR								
	RUR								
	USD								
	EUR								
	RUR								
3.19 Քարտի <<Stop-List>>-ից հաճույժ	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	AMD 1500 / via AEB Mobile application ²⁵ -free of charge	0
	USD								
	EUR								
	RUR								
3.20 Number of daily encashment transactions	AMD	50 times	15 times	10 times	5 times	10 times	10 times	10 times	10 times
	USD								
	EUR								
	RUR								
3.21 Number of daily encashment transactions	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	0
	USD								
	EUR								
	RUR								
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	500.000	300 000
	USD	50.000	15.000	5.000	3.000	3.000	3000	1.000	
	EUR	50 000	15.000	5.000	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	1.500.000	300.000
	USD	150.000	45.000	15.000	9.000	9.000	9.000	3.000	
	EUR	150.000	45.000	15.000	9.000	9.000	9.000	3.000	
	RUR	6.000.000	1.875.000	600.000	375.000	375.000	375.000	120.000	
3.24 Increase of daily	AMD	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000	AMD 1000
	USD								
	EUR								

encashment or total transactions limit	RUR								
3.25 Increase of encashment or total transactions limit during cards' all validation period	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD								
	EUR								
	RUR								
3.26 Transfer to other ARMECONO MBANK OJSC account of the same customer	AMD	0	0	0	0	0	2% min AMD 500	0	0
	USD								
	EUR								
	RUR								
3.27 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%	2%	0.3%	0.3%
	USD								
	EUR								
	RUR								
3. 28 Card-to-card transfers for "Armenian Card" system	AMD	0.5%	0.5%	0.5%	0.5%	0.5%	2%	0.5%	0.5%
	USD								
	EUR								

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	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 ARMECONO MBANK 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 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
	USD								
	EUR								
	RUR								
3.31 SMS ⁸	AMD	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20	AMD 20
	USD								
	EUR								
	RUR								
3.32 Prompt extension of cards (reissue) ¹¹	AMD	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000	AMD 5000
	USD								
	EUR								
	RUR								
3.33 To put in international	AMD	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD 9000	Weekly AMD	Weekly AMD 9000	Weekly AMD 9000
	USD								
	EUR								

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

in terminals located in ARMECONO MBANK OJSC branches ²¹	RUR									
3.38 Maximum amount of encashment transactions via ARMECONO MBANK 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	AMD 400.000	AMD 400.000	
	USD									
	EUR									
	RUR									
3.39 Acceptance of chargeback applications of transactions implemented by other banks' cardholders at AEB encashment and/or service points	AMD									
	USD									
	EUR									AMD 5000
	RUR									
3.40 Commission fee from the transactions implemented through InecoPay system	AMD									
	USD									AMD 200
	EUR									
	RUR									

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, moreover the minimum threshold of amount for AMD cards shall be no less than AMD 100, for USD cards USD 1, for EUR cards EUR 1 and for RUR cards RUR 50. After each transaction implemented on the internet via the card, the customer will receive an SMS notification containing password of Verified by Visa system if the website is secured by the mentioned system. The subscribers of "Armentell" CJSC and "VivaCell - MTS" mobile networks can use 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 .
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 for the card given to the Customer for receiving up to 2-year-old child's benefit and funds transferred to the family head is set at 1000 AMD.
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 u 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 cards are granted with 5 years tenor, VISA CLASSIC cards, with 4 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
- 2) r – annual rate of simple interest
- 3) n – periodicity of interest capitalization in a year

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.

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. 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.

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 off 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)
3/1 Aram str, Yerevan, RA	Amiryan 23/1 , Yerevan, RA (Head Office)	M. Khorenatsi str., bld., 30/1 , Yerevan
Amiryan 23/1 , Yerevan, RA	28 Garegin Nzhdeh Street , Yerevan, RA ("SHENGAVIT " BRANCH)	23/1 Amiryan, Yerevan
Government Building N3 , Yerevan, RA	22 Abovyan str., Yerevan, RA "SPANDARYAN" BRANCH)	49 Tigran Mets Ave, Yerevan

2 Kasyan Street , Yerevan, RA	14/15 Nansen str., Yerevan, ("KHORHRDAYIN" BRANCH)	5 Mazmanyan, Yerevan
28 Garegin Nzhdeh Street, Yerevan, RA	57 Komitas str., Yerevan, ("ARABKIR" BRANCH)	42 a Mashtots st. , Yerevan,
33 Khorenatsi Street, Yerevan, RA	24 Artsakh Str, Yerevan ("EREBOUNI" BRANCH)	57 Komitas, Yerevan
42 a Mashtots st. , Yerevan, RA	12 Isahakyan Str., Yerevan ("MYASNIKYAN " BRANCH)	11/1 Smbat Zoravar str, Yerevan,
78 Baghramyan, Yerevan, RA	Mazmanyan Str., Government Building 5 , Yerevan, ("SHAHOUMYAN" BRANCH)	28 Garegin Nzhdeh Street , Yerevan,
25-27 Tigran Mets Ave , Yerevan, RA	23a Sebastia Str,Yerevan ("METAX" BRANCH)	14/15 , Nork 1st microdistrict, Yerevan
16 Tigran Mets, Yerevan, RA	49 and 49 Bld. 1, Tigran Mets Str, Yerevan "TIGRAN METS" BRANCH)	135 Atarbekyan Str., Artashat,
8/2 Gai Avenue, Yerevan, RA	3 and 5 Arami Str, Yerevan "KENTRON" BRANCH)	3,5 Aram str., Yerevan
Karmir banakayinner 6 N 10 , v. Balahovit , RA	14 Titogradyan Str., Yerevan, ("EREBUNI-1 " BRANCH)	14 Titogradyan Str., Yerevan
24 Azatutyan Avenue, Yerevan, RA	10 Gyurjyan Str., Yerevan, ("KHORHRDAYIN-1" BRANCH)	4 Acharyan 2nd lane, Yerevan,
Government Building N2 , Yerevan, RA	21 Paronyan Str.,Yerevan ("NAIRI MEDICAL CENTER" BRANCH)	12 Isahakyan, Yerevan
23/6, Margaryan str., Yerevan, RA	6 Margaryan Str, Yerevan("AJAPNYAK" BRANCH)	24 Artsakh, Yerevan
148/2 Andranik str., Yerevan, RA	238 Norki Ayginer str.Nork-Marash dis., Yerevan ("NORK-MARASH" BRANCH)	25-27 Tigran Mets , Yerevan
48/1 Nalbandyan str. , Yerevan, RA	16 Tigran Mets Avenue, Yerevan ("ROSSIA" BRANCH)	48/1, Nalbandyan str. Yerevan
2/8 Artsakh Avenue, Yerevan, RA	11/1 and 11/2 Davit Anhakht Str. Yerevan ("ZEYTUN" BRANCH)	16 Tigran Mets, Yerevan
Ayrarat 2 , 16 Tigran Mets Street, Yerevan, RA	2, 7 Nubarashen str, Yerevan ('NOUBARASHEN" BRANCH)	23 a, Sebastia str., Yerevan

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

Z. Andranik 140, city Hrazdan	58 Shahumyan str. Ararat, RA, ("ARARAT" BRANCH)	78/12 Andranik avenue, Hrazdan, RA
Andranik avenue, Hrazdan, RA	1B, Ankakhutyan str., Ijevan, RA ("IJEVAN" BRANCH)	141 Nairyan Str., Sevan
1b Ankaxutyan street, Ijevan	M. Xorenatsi str., 58 district, area 8, Bld. 8, city of Gyumri ("SHIRAK" BRANCH)	Central square 10, Gavar city , RA
14 Titogradyan Street, Yerevan, RA	18 Narekatsi str., Yeghegnadzor, ("YEGHEGNADZOR" BRANCH)	2 Garegin Nzhdeh Street, Martuni
49 Tigran Mets avenue, Yerevan, RA	Central square nb 10, Gavar RA ("GAVAR" BRANCH)	58 Shahumyan Street, Ararat ,RA
6 Margaryan Street, Yerevan, RA	78/12 Microshrjan block, Hrazdan, RA ("HRAZDAN-MIKRO" BRANCH)	29/1, 4, 29/7 Shahumyan , city of Kapan,
58a 23 Ogostosi Street, Artashat RA	48/1 Nalbandyan str., Yerevan, RA ("SAKHAROV" BRANCH)	18 Narekatsi Street, Yeghegnadzor , RA
Mazmanyanyan 5/11 , Yerevan, RA	3 Dro str., Yerevan, RA ("DAVIT ANHAGHT" BRANCH)	5 str. Shahumyan, Spitak, RA
11 Nubarashen street, Building 15, Yerevan, RA	3-47 Komitas ave., Yerevan, RA ("KOMITAS" BRANCH)	113/1 Yerevanyan str., city of Vanadzor
10 Gyurjyan, Yerevan, RA	1, 80/8 Hatis str., city of Abovyan ("KOTAYK" BRANCH)	Kakhoyan 7, Alaverdi, RA
24 Artsakh , Yerevan, RA	29/1, 4, 29/7 Shahumyan, city of Kapan, ("KAPAN" BRANCH)	N. Ashtarakecu Square 6, Ashtarak, RA
5 A. Manukyan, Spitak, RA	44/2 T. Petrosyan Street, Yerevan, RA ("DAVTASHEN" BRANCH)	9/19 Azatamartikneri Street, Stepanakert, Artsakh
7 Kahoyan Street, Alaverdi, RA	Area 37, 32 bld. Tumanyan str. , Yerevan ("NANO" BRANCH)	4/1 Mashtots, Goris, RA
2 Garegin Nzhdeh Street, Martuni	10/1 Andranik, Yerevan, RA a. ("MALATIA" BRANCH)	238 Nork-Marash, Nork gardens, Yerevan, RA
58 Shahumyan Street, Ararat , RA	127/21 Arshakunyants str., Yerevan b. ("NORAGAVIT" BRANCH)	10a Yerevanyan Street, Yeghvard, RA
24/1 Arshakunyats, Yerevan, RA		2/3 Sevak Street, Gyumri, RA

12 Isahakyan str., Yerevan, RA		1B, Ankakhutyan str., Ijevan, RA
129/1 Sebastia Street , Yerevan, RA		1, 29-32 International, city of Abovyan, RA
17 Bagratunyac str., Yerevan, RA		Arami Str. 6/4, Yerevan
18 Narekatsi Street, Yeghegnadzor , RA		Nalbandyan Str. 48/1, Yerevan
21 Papazyan Street, Yerevan, RA		69/5 Arshakunyants, Yerevan
10a Yerevanyan Street, Yeghvard Avan		6/4 B. Muradyan str., Yerevan
21 Paronyan Street, Yerevan, RA		13/3 bld. Shiraz street, Yerevan
4 Northern avenue, Yerevan, RA		21 bld., G. Nzhdeh Steet, Yerevan
1 Argishti Street, Yerevan, RA		16 M. Khorenatsi str., Etchmiadzin
129/10 Z. Sarkavag Street, Yerevan, RA		108 Teryan Str., Gyumri
Kentron, Administrative building, Hrazdan, RA		116 A Khachatryan, Artashat
N 10 Central Square, Gavar, RA		Tandzaghbyur 2, 4/1, Tsaghkadzor (terminal-switchers)
3 Area, 2 P. Sevak Street, Gyumri, RA		
2 Aharonyan Street, Yerevan, RA		
20 Orbeli Brothers Street, Tsaghkadzor, RA		
12 Koryun Street, Yerevan,		
35/2 Komitas Avenue, Yerevan, RA		
Baghramyan Str. 24d, Yerevan		
T. Petrosyan 44/2, Yerevan		
3 Tsitsernakaberd Highway, Yerevan, RA		
23 Ogostosi Street, 19 Building 1 a, Artashat, RA		
238 Nork Ayginer, Nork- Marash, Yerevan		

4/5 Yerevanyan Street, Hrazdan, RA		
9/19 Azatamartikneri Street, Stepanakert, Artsakh		
Fanarjyan 76 Street, Yerevan, RA		
49/50 G. Nzhdeh Steet, Gyumri, RA		
244 Abovyan, Gyumri, RA		
8 Mashtots str., c. Etchmiadzin,		
31 Masis str., Yerevan		
18/5 Erebuni Street, Yerevan, RA		
53 Mashtots Avenue, Yerevan, RA		
88/2 Artashesyan, Yerevan, RA		
2/1 Proshyan Street, Yerevan, RA		
11/3 Gyurjyan Street, Yerevan, RA		
11/1 S. Zoravar Street, Yerevan, RA		
Tandzakhbyur str. 2, 4/1, Tsakhkadzor City , RA		
3 Dro, Yerevan, RA		
11/1 Shinararneri Street, Yerevan, RA		
80/8, 1 Hatis Street, Abovyan, RA		
55/15 Tsarav Aghbyur Street, Yerevan, RA		
53 Myasnikyan Street, Dilijan, RA		
1 Adamyan str., Yerevan, RA p.		
29/1, 4, 29/7 Shahumyan str., Kapan, RA		
113/1 Yerevanyan Str., Vanadzor		
Area 37, Bld. 32, Tumanyan str., Yerevan		
4 Mikoyan str., Yerevan		

P. Sevak Str. 51, Yerevan		
5 Building, Yerevan-Abovyan Highway, Verin Ptghni village		
5 Building, Yerevan-Abovyan Highway, Verin Ptghni village		
International 1, 29-32, city Abovyan,		
M. Baghramyan 40, Yerevan		
Andranik Str. 10/1, Yerevan		
20 G. Hovsepyan, Yerevan		
0 Mashtots str., Etchmiadzin, RA		
3/42 Amiryan, Yerevan, RA		
116 A. Khachatryan, city of Artashat, RA		
2/7 H. Avetisyan, Yerevan, RA		
18 L. Khechoyan str., city of Hrazdan, RA		
Verin Ptghni village, New District, 1st Str. 19 th building		