

Approved by
Number 17/01-30.01.2026 resolution
of ARMECONOMBANK OJSC Executive Board
Dated 30 January 2026
Chairman of the Executive Board
A. Arakelyan

*Enters into force on "03" February 2026
Date of publication "30" January 2026
The conditions mentioned in the bulletin may be changed
For details please apply to the Bank*



ՀԱՅԷԿՈՆՈՄԲԱՆԿ

**INFORMATION BULLETIN OF
Fast international money transfers**

YEREVAN 2026

1. The present information bulletin contains information on making money transfers with internal fast money transfer systems cooperating with ARMECONOMBANK OJSC (hereinafter Bank).

2. International fast money transfer systems cooperating with the bank are: "MONEYGRAM", "INTELEXPRESS", "GMT", "Ria Money Transfers", "MONEYTUN" , "UBPAY" and other payment systems, the rates and features of money transfers through which are defined with Annex 1 of this information bulletin.

In case of receiving the money in foreign countries, restrictions /amount, currency and so on/ provided by the law of the given state or the policy of the service point may apply.

3. Fast money transfers are carried out between individual customers.

4. For making a money transfer via fast money transfer systems the remitter

- submits his/her identity document to the Bank
- indicates the country and city receiving the money,
- presents the details of the recipient of the transfer and other necessary details,
- pays the money to be transferred and the respective commission fee (set by the System Operators/Bank) by signing the necessary documents for the transfer.

The bank provides the transferring customer a unique/ control code generated in the system at the time of transferring the money, which the transmitter must provide to the recipient to receive the money.

5. To make money receipt with fast money systems, the recipient

- submits his/ her identity document to the Bank,
- reports a unique Transfer/Control Code,
- indicates the amount of money and currency,
- presents the name, surname of the person carrying out money transfer and also the patronym if mentioned,
- signs the documents certifying the receipt of the money, provides other necessary information for receiving the money and receives the money.

6. It is prohibited to receive or transfer money with expired documents.

7. The maximum period of making cash transfer/ receipt is 1-10 minutes, except for cases when an additional verification is being carried out by the system.

8. The remitter can make a change in the transfer made, cancel the transfer or refund the transferred money by submitting an appropriate application to the bank (if the inquiry reveals that the amount has not been paid).

9. The change and cancellation of transferred money is carried out immediately according to the rules of transfer system.

10. The refund of the transferred amount is made within 1-3 banking days, depending on the international money transfer system. In case of a refund of the transferred amount, the customer is generally refunded only the transferred amount **without commission fee** (according to the rules of payment systems).

11. The bank provides a receipt for the performance of the service to the customer performing the transaction.

12. The procedure and terms of appeal by the client are defined in accordance with [the internal legal acts of the Bank](#).

13. Money transfers in ARMECONOMBANK OJSC are carried out in different currencies according to the currencies set by the international money transfer systems and the maximum limit set for one transfer (details can be found in the relevant sections for payment systems of the present bulletin). The client receiving the money transfer must not pay the commission fee set by Bank for receiving a money transfer. If the customer expresses a desire to receive the money transfer in RA currency, then the money transfer is converted into RA currency at the current exchange rate set for receiving money through payment systems at ARMECONOMBANK OJSC.

14. The statute of limitations for transfers is set in accordance with payment systems.

15. THE CUSTOMER HAS THE RIGHT TO COMMUNICATE WITH THE FINANCIAL ORGANIZATION IN THE WAY THE LATTER PREFERS: BY MAIL OR ELECTRONICALLY. RECEIVING INFORMATION ELECTRONICALLY IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, IS FREE FROM THE RISK OF LOSS OF PAPER INFORMATION AND ENSURES PRIVACY.

16. The bank may request additional documents or other information from the consumer based on the "Know your customer" principle, as well as additional questions during oral communication, for the purpose of due diligence of the customer defined by the RA Law "On Combating Money Laundering and Terrorism Financing". On contracts, agreements, partnerships, or memberships entered into by financial organizations that may have a direct impact on consumers (for example, pursuant to an agreement with the United States based on the Foreign Account Tax Compliance Act (FATCA)) the financial institution may collect additional information to determine whether you are a US taxpayer."

17. Due to various circumstances, the Bank employee may require additional documents and information from the customer during service.

18. The Customer can get acquainted with the rates of fast money transfer destinations (country, city, service points) from www.aeb.am website or from the web pages of each system.

19. Transfers and payments with fast money transfer systems are carried out in all branches of the Bank during operating hours, and the receipt of money is also possible via SMS message, call, AEB MOBILE / AEB ONLINE systems (the bulletin of the My Transfer service is available on the bank's website: https://www.aeb.am/uploads/My_transfer_eng.pdf)

20. The Bank can provide a reference for any period on operations carried out with fast money transfer systems. The price of the reference is AMD 5000.

21. You can familiarize yourself with the provision of additional services, the list of branches and their operating hours on ARMECONOMBANK OJSC website at www.aeb.am or by calling +37410510910, 8686.

22. "YOUR FINANCIAL DIRECTORY" IS AN ELECTRONIC SYSTEM THAT FACILITATES THE SEARCH, COMPARISON OF SERVICES OFFERED TO INDIVIDUALS AND THE SELECTION OF THE MOST EFFECTIVE OPTION FOR YOU" - <https://www.fininfo.am> .

23. Various payment systems in cooperation with the Bank can carry out various promotions, during which changes in transfer rates are possible. Special offers and promotions can be found by following the link: <https://www.aeb.am/en/hatuk-arajarkner>.

ANNEX 1 OF INFORMATION BULLETIN OF FAST INTERNATIONAL MONEY TRANSFERS

FAST MONEY TRANSFER SYSTEMS SERVICED BY ARMECONOMBANK OJSC



Being founded in 1940, MONEYGRAM" international money transfer system installed by the American "MoneyGram Payment Systems, Inc." company and a number of its foreign partners operates in more than 200 countries and includes about 350,000 service points. The system is supported by modern means of information processing and communication, thanks to which every transfer is made with a reliable system in accordance with global security standards.

Maximum amount of one transaction	USD 9,999.9 or EUR 7,000
Supported currency	Fund transfers are made only in USD and payments also in EUR.
Speed of transfer	10 minutes
Statute of limitations for transfer	45 days
Commission fee charged for transfer (other countries)	
1-100	13
100,01-250	21
250,01-400	25
400,01-600	33
600,01-800	41
800,01-1000	51
1000,01-1200	61
1200,01-1800	76
1800,01-2500	101
2500,01-5000	151
5000,01-7500	226
7500,01-10000	301
Commission fee charged for transfer (to Ukraine, Belarus, Georgia, Moldova, Kazakhstan, Uzbekistan, Kyrgyzstan)	
1-100	3
100.01-200	5
200.01-300	7
300.01-400	9
400.01-500	11
500.01-750	15
750.01-1,000	20
1,000,01-1,500	29
1,500.01-2,000	38
2,000,01-2,500	47

2,500.01-3,000	56
3,000.01-3,500	65
3,500.01-4,000	74
4,000.01-4,500	84
4,500.01-5,000	93
5,000.01-5,500	96
5,500.01-6,000	100
6,000.01-6,500	110
6,500.01-7,000	120
7,000.01-10,000	140
Commission fee charged for transfer (to Albania, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia (former Republic of Yugoslavia), Malta, Montenegro, the Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom)	
0.00 -200,00	USD 3
200.01-10 000.00	1.8%

For additional information, to get acquainted with service points and list of tariffs, visit www.moneygram.com



"INTELEXPRESS" system is represented in more than 50 countries of the world, particularly it has its own 30 branches and more than 200 service points in Georgia, 15 own branches in Greece, 900 in Italy, 600 in Spain, 60 service points in Israel. The system operates also in Belgium, the Netherlands, Great Britain, Ukraine, Switzerland and elsewhere. It gives an opportunity to individual customers to make instant money transfers without opening an account.

Maximum amount of one transaction	In accordance with the law of the country of transfer
Supported currency	USD
	EUR
	RF ruble
	GEL (payment only)
	AMD
Speed of transfer	10 minutes
Transfer statute of limitations	Up to 360 days depending on the country of transfer

Country	Transfer currency	Receipt currency	Tariff
Georgia	EUR/USD/RUR/AMD	EUR/USD/RUR/GEL	1.00%
Georgia (account replenishment)	EUR/USD/GEL/AMD	GEL	1.00%
Ukraine	EUR/USD/AMD	EUR/USD	1.00%
Ukraine (card replenishment)	EUR/USD/AMD	EUR/USD	1.00%
Moldova	EUR/USD/AMD	EUR/USD/MDL	1.00%
Uzbekistan	EUR/USD	USD	1.00%

Uzbekistan(card replenishment)	EUR/USD	UZS	1.00%
Albania	EUR	EUR	2%; min: 5EUR
Greece	EUR/USD	EUR	1.50%
Cyprus	EUR/USD	EUR	1.50%
Spain	EUR/USD	EUR	1.80%
Italy	EUR/USD	EUR	1.80%
Nepal	EUR/USD	NPR	1.50% min 5USD
Switzerland	EUR	CHF	1.80%
Romania	EUR	EUR/RON	1.8% min: 2EUR
Romania (account replenishment)	EUR	EUR/RON	1%; min: 2 EUR/USD
Bangladesh Indonesia The Phillipines Pakistan Sri Lanka	EUR/USD	BDT IDR PHP PKR LKR	0.01-100 5 USD/EUR 100.01-200 5 USD/EUR 200.01-300 8 USD/EUR 300.01-400 11 USD/EUR 400.01-500 13 USD/EUR 500.01-750 16 USD/EUR 750.01-1000 19 USD/EUR 1000.01-1250 22 USD/EUR 1250.01-1500 25 USD/EUR 1500.01-1750 28 USD/EUR 1750.01-2000 30 USD/EUR

India	EUR/USD/AMD	INR	0-1000 5 USD/EUR 1000.01-1250 25 USD/EUR 1250.01-1500 30 USD/EUR 1500.01-1750 35 USD/EUR 1750.01-2000 40 USD/EUR 0-350000 AMD 2000 AMD 350000.01-470000 10000 AMD 470000.01-550000 12 000 AMD AMD 550000.01-650000 14 000 AMD AMD 650000.01-750000 15 000 AMD
The USA	USD	USD	3% min 3 USD
Israel	EUR/USD	EUR/USD	1.50%
Vietnam	EUR/USD	EUR/USD/VND	0-200 5 USD/EUR 200.01-300 8 USD/EUR 300.01-400 11 USD/EUR 400.01-500 13 USD/EUR 500.01-750 16 USD/EUR 750.01-1000 22 USD/EUR 1000.01 -1250 25 USD/EUR 1250.01 -1500 30 USD/EUR 1500.01-1750 35 USD/EUR 1750.01 -2000 40 USD/EUR

It is possible to make transfers to account of customers of the banks of Georgia at a tariff of 1%. To implement the transfers bank name of the recipient, account number (IBAN) and the name, surname of the recipient are required.

It is possible to transfer USD/ EUR/ GEL to the account numbers of customers of Georgian Bank of Georgia, and to other Georgian banks- GEL.

It is possible to replenish Ukrainian cards with 1% tariff. To make transfers 16 digits engraved on the recipient's card, full name of the recipient and phone number of the recipient are required. The maximum amount of the given transfers amounts to USD 5000/ EUR 4500.

“INTELEXPRESS” system, which is served by “Garant” and “Orient Finance” banks in Uzbekistan, offers a new service in Uzbekistan- replenishments of Uzcard and Humocard cards at 1% fee. Card accounts are replenished in UZS local currency and the maximum limit of transfer is UZS 16 499 999.

In India, transfers can be received at any Muthoot Finance branch (over 15,000 service points across India).

It is possible to make payments of amounts transferred from RF to RA.

For additional information, to get acquainted with service points and full list of tariffs, visit www.intelepress.com.





You can also receive the money transferred from the USA to Armenia with GMT payment system at your home without visiting the Bank, through the delivery of transferred money by the employees of ARMECONOMBANK OJSC. To use the mentioned service, the remitter must select the given service and provide the recipient's passport data, address and phone number while making a transfer.

The delivery of cash funds with GMT payment system is provided to the beneficiaries FREE OF CHARGE.

Maximum amount of one transaction	Not defined
Supported currency	USD
	AMD
Type of transactions	Cash funds only receipt
Speed of transfer	10 minutes
Transfer statute of limitations	30 days

For additional information, to get acquainted with service points and with full list of tariffs, visit www.gmtnorthamerica.com.



The Ria Money Transfers clearing system currently has more than 505.000 service points operating in 182 countries around the world: USA, Canada, Great Britain, Ireland, Spain, Italy, France, Germany, Switzerland, Sweden, Australia, etc.

Maximum amount of one transaction	USD 5,000/ EUR 5000
Monthly maximum limit	USD 5,000/ EUR 5000
Annual maximum limit	USD 30,000/ EUR 30,000
Supported currency	USD EUR
Speed of transfer	15 minutes
Transfer statute of limitations	21 days

Commission fee charged for transfer

1. The Ukraine, Georgia, Moldova, Israel, Greece, Kazakhstan, Kyrgyzstan, Uzbekistan.

Transferred amount	Transfer rate USD/EUR
0,01-200,00	USD/EUR 2
200,01-5000,00	0.9 %

2. Austria, Belgium, Bulgaria, Czechia, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Romania, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, Great Britain, the USA and Canada.

Transferred amount	Transfer rate USD/EUR
0,01-200,00	USD/EUR 4
200,01-5000,00	2 %

3. Other countries.

Transferred amount	Transfer rate USD/EUR
0,01-200,00	USD/EUR 6
200,01-5000,00	3 %

It is possible to replenish the accounts of Ukrainian banks (IBAN is 29 characters) or payment cards via the system indicating the 16 digits embossed on the card.

Currency of transfer- USD or EUR.

The replenishments of payment cards are made immediately, and the accounts of Privatbank are replenished immediately in case of accounts, and the accounts of other banks within 1 hour.

The top-ups of Privatbank can be also made in USD/EUR maximum in the amount of USD 5,000 or EUR 4,500 (currency of receipt – USD, EUR, UAH), and USD 1,000 in case of other banks, the receipt currency of which is Ukrainian hryvnia (UAH).

Rate of transfer.

Amount	Tariff
0,01-200,0	2 USD/ EUR
200.01-5,000.00	0.7%

A customer support center operates in the RA +374 94 23 59 00

Working hours – Monday-Friday 09:00-18:00

For additional information, to get acquainted with service points and full list of tariffs visit www.riafinancial.com .



It is possible to make transfers and payments to the US states of California and Nevada and vice versa with MONEYTUN payment system, account replenishments of RF cards, India, USA, EU accounts

Minimum amount of one transfer	USD 10,000
Supported currency	USD AMD RUB
Speed of transfer	10 minutes
Transfer statute of limitations atute of	1 year

Commission fee charged for transfer and other information

Country and type	Tariff	Currency of transfer	Receipt currency	Maximum amount	Transfer duration
RF (cards)	1%	RUB	RUB	RUB 400.000 for 1 transfer, RUB 700.000 per day	2-3 minutes
India (account)	1%	USD	Indian Rupee	USD 5000	within 1 working day
USA (by cash)	1%	USD	USD	USD 10000	on the spot
USA (account)	1%	USD	USD	USD 10000	after 1 working day
EU (account)	1%	USD	EUR	USD 10000	within 1 working day
China UnionPay card	1%	USD	Chinese Yuan	USD 5000	within 1 working day

The following information is required for account repl;enishment:

To replenish RF/ UnionPay cards, the below-mentioned information is required:

- Name , surname of the cardholder
- The digits encrypted on the card

To replenish the Indian accounts

- Name, surname
- Account number

- IFS number are required

To replenish USA accounts, the following is required:

- Name, surname
- State, address
- Phone number
- Account number
- Routing number /9 digits/,
- Aim of transfer

SEPA transfers

To replenish EU accounts, the following is required:

- Name, surname
- Country
- Phone number
- IBAN,
- SWIFT,
- Aim of transfer

Visit: www.moneytun.com for additional information, full list of service points and rates.



It is possible to make transfers from RA to RA, RF, Kazakhstan, Kyrgyzstan, Uzbekistan, Greece, Israel, Cyprus and vice versa within seconds without opening an account via UBPAY Armenian clearing system.

Limits of transfer	<p>The maximum amount of a transaction is defined at</p> <ul style="list-style-type: none"> • AMD 5 000 000 (five million), if the money transfer is carried out in AMD, • USD 10 000 (ten thousand), if the money transfer is carried out in USD, • EUR 10 000 (ten thousand), if the money transfer is carried out in EUR, • RUB 500 000 (five hundred thousand), if the money transfer is carried out in RUB. <p>The minimum amount of one transaction is defined at:</p> <ul style="list-style-type: none"> • AMD 1 000 (one thousand), if the money transfer is carried out in AMD, • USD 2 (two), if the money transfer is carried out in USD, • EUR 2 (two), if the money transfer is carried out in EUR, • RUB 100 (one hundred), RUB 100 (one hundred), if the money transfer is carried out in RUB. <p>The total amount of transfers of 1 person within 1 month cannot exceed</p> <ul style="list-style-type: none"> • AMD 20 000 000 (twenty million) or; • USD 50 000 (fifty thousand) or; • EUR 50 000 (fifty thousand) or; • RUB 5 000 000 (five million).
Supported currency	<p>USD</p> <p>RUB</p> <p>EUR</p> <p>AMD</p>
Speed of transfer	10 minutes
Transfer statute of limitations	180 days

Transfer tariffs and currencies

Country	Transfer currency	Commission fee charged from the customer
RA	USD, EUR, RUR, AMD	1.0%
RF	RUR and AMD	1.0%
Greece	EUR	1.50%
Cyprus	EUR	1.50%
Israel	USD	2.20%
Kyrgyzstan	USD	1.80%
Kazakhstan	USD	1.80%
Uzbekistan	USD	2.00%

The dual currency transfers are carried out via the system at 0% rate (when the sending and receiving currencies are different).

It is possible to receive the transferred amounts in cities/ service points mentioned in kwikpay.ru website