

Approved by Resolution N71/01-16.04.26
of The Executive Board of ARMECONOMBANK OJSC
Dated “16” “April” 2026
Chairman of the Executive Board A.Arakelyan

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Terms and conditions included in Bulletin may have changed,
For details please apply to the bank



**INFORMATION BULLETIN
OF “CLASSIC” TERM DEPOSIT**

“CLASSIC” TERM DEPOSIT

YEREVAN 2026

The Bank offers “CLASSIC” term deposit to individuals and legal entities under the following conditions.

1. Without the feature of replenishment or:
2. With the feature of replenishment

1. “CLASSIC” term deposit without the feature of replenishment									
1.1 Currency - AMD									
Minimum threshold/balance of deposit placement – AMD 100,000									
Maximum threshold/balance of deposit placement – AMD 100,000,000*									
Deposit term	Interest payment monthly				Interest payment at the end of the term				
	In case of placement at the locations of Bank’s operations **		In case of placement via AEB Online/AEB Mobile systems		In case of placement at the locations of Bank’s operations **		In case of placement via AEB Online/AEB Mobile systems		
	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual percentage yield	
91-182 days	6.25%	6.43%	6.40%	6.59%	6.50%	6.61%	6.65%	6.76%	
183-366 days	7.75%	8.03%	7.90%	8.19%	8.25%	8.25%	8.40%	8.40%	
367-545 days	9.50%	9.92%	9.65%	10.09%	9.75%	9.53%	9.90%	9.67%	
546-733 days	9.75%	10.20%	9.90%	10.36%	10.00%	9.54%	10.15%	9.68%	
734-1095 days	10.00%	10.47%	10.15%	10.64%	10.25%	9.35%	10.40%	9.47%	
1.2 Currency - USD									
Minimum threshold/balance of deposit placement – USD 100									
Maximum threshold/balance of deposit placement – USD 200,000*									
Deposit term	Interest payment monthly				Interest payment at the end of the term				
	In case of placement at the locations of Bank’s operations **		In case of placement via AEB Online/AEB Mobile systems		In case of placement at the locations of Bank’s operations **		In case of placement via AEB Online/AEB Mobile systems		
	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual percentage yield	

“CLASSIC” TERM DEPOSIT

91-182 days	1.90%	1.92%	2.05%	2.07%	2.00%	2.01%	2.15%	2.16%
183-366 days	3.00%	3.04%	3.15%	3.20%	3.30%	3.30%	3.45%	3.45%
367-545 days	4.10%	4.18%	4.25%	4.33%	4.30%	4.26%	4.45%	4.40%
546-733 days	4.20%	4.28%	4.35%	4.44%	4.40%	4.31%	4.55%	4.45%
734-1095 days	4.30%	4.39%	4.45%	4.54%	4.50%	4.31%	4.65%	4.45%

1.3 Currency - EUR

Minimum threshold/balance of deposit placement – EUR 200

Maximum threshold/balance of deposit placement – EUR 200,000*

Deposit term	Interest payment monthly				Interest payment at the end of the term			
	In case of placement at the locations of Bank's operations **		In case of placement via AEB Online/AEB Mobile systems		In case of placement at the locations of Bank's operations **		In case of placement via AEB Online/AEB Mobile systems	
	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual nominal interest rate	Annual percentage yield
91-182 days	0.50%	0.50%	0.65%	0.65%	0.75%	0.75%	0.90%	0.90%
183-366 days	1.30%	1.31%	1.45%	1.46%	1.50%	1.50%	1.65%	1.65%
367-545 days	2.10%	2.12%	2.25%	2.27%	2.25%	2.24%	2.40%	2.39%
546-733 days	2.30%	2.32%	2.45%	2.48%	2.50%	2.47%	2.65%	2.62%
734-1095 days	2.55%	2.58%	2.70%	2.73%	2.75%	2.68%	2.90%	2.82%

1.4 Currency - RUB

Minimum threshold/balance of deposit placement – RUB 10,000

Maximum threshold/balance of deposit placement – RUB 20,000,000*

Deposit tenor	Interest payment monthly	Interest payment at the end of the term
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“CLASSIC” TERM DEPOSIT

	In case of placement at the locations of Bank's operations**				In case of placement via AEB Online/AEB Mobile systems			
	Annual nominal interest rate		Annual percentage yield		Annual nominal interest rate		Annual percentage yield	
	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual percentage yield
91-182 days	4.00%	4.07%	4.15%	4.23%	4.25%	4.30%	4.40%	4.45%
183-366 days	4.75%	4.85%	4.90%	5.01%	5.00%	5.00%	5.15%	5.15%
367-545 days	5.50%	5.64%	5.65%	5.80%	5.75%	5.67%	5.90%	5.82%
546-733 days	5.75%	5.90%	5.90%	6.06%	6.00%	5.83%	6.15%	5.97%
734-1095 days	6.00%	6.17%	6.15%	6.33%	6.25%	5.90%	6.40%	6.03%

“CLASSIC” term deposit without the feature of replenishment***

2.1 Currency - AMD

Minimum threshold/balance of deposit placement – AMD 100,000

Maximum threshold/balance of deposit placement – AMD 100,000,000*

Deposit term	Interest payment monthly				Interest payment at the end of the term			
	In case of placement at the locations of Bank's operations**		In case of placement via AEB Online/AEB Mobile systems		In case of placement at the locations of Bank's operations**		In case of placement via AEB Online/AEB Mobile systems	
	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual nominal interest rate	Annual percentage yield
183-366 days	7.25%	7.50%	7.40%	7.66%	7.75%	7.75%	7.90%	7.90%
367-545 days	9.00%	9.38%	9.15%	9.54%	9.25%	9.05%	9.40%	9.19%
546-733 days	9.25%	9.65%	9.40%	9.82%	9.50%	9.08%	9.65%	9.22%

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The bank is controlled by CB

“CLASSIC” TERM DEPOSIT

734-1095 days	9.50%	9.92%	9.65%	10.09%	9.75%	8.93%	9.90%	9.06%
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2.2 Currency - USD

Minimum threshold/balance of deposit placement – USD 200

Maximum threshold/balance of deposit placement – USD 200,000*

Deposit term	Interest payment monthly				Interest payment at the end of the term			
	In case of placement at the locations of Bank's operations **		In case of placement via AEB Online/AEB Mobile systems		In case of placement at the locations of Bank's operations **		In case of placement via AEB Online/AEB Mobile systems	
	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual nominal interest rate	Annual percentage yield
183-366 days	2.75%	2.78%	2.90%	2.94%	3.05%	3.05%	3.20%	3.20%
367-545 days	3.85%	3.92%	4.00%	4.07%	4.05%	4.01%	4.20%	4.16%
546-733 days	3.95%	4.02%	4.10%	4.18%	4.15%	4.07%	4.30%	4.21%
734-1095 days	4.05%	4.13%	4.20%	4.28%	4.25%	4.08%	4.40%	4.22%

2.3 Currency - EUR

Minimum threshold/balance of deposit placement – EUR 200

Maximum threshold/balance of deposit placement – EUR 200,000*

Deposit term	Interest payment monthly				Interest payment at the end of the term			
	In case of placement at the locations of Bank's operations **		In case of placement via AEB Online/AEB Mobile systems		In case of placement at the locations of Bank's operations **		In case of placement via AEB Online/AEB Mobile systems	
	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual nominal interest rate	Annual percentage yield
183-366 days	1.05%	1.06%	1.20%	1.21%	1.25%	1.25%	1.40%	1.40%

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367-545 days	1.85%	1.87%	2.00%	2.02%	2.00%	1.99%	2.15%	2.14%
546-733 days	2.05%	2.07%	2.20%	2.22%	2.25%	2.23%	2.40%	2.37%
734-1095 days	2.30%	2.32%	2.45%	2.48%	2.50%	2.44%	2.65%	2.58%

2.4 Currency - RUB

Minimum threshold/balance of deposit placement – RUB 10,000

Maximum threshold/balance of deposit placement – RUB 20,000,000

Deposit term	Interest payment monthly				Interest payment at the end of the term			
	In case of placement at the locations of Bank's operations **		In case of placement via AEB Online/AEB Mobile systems		In case of placement at the locations of Bank's operations **		In case of placement via AEB Online/AEB Mobile systems	
	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual nominal interest rate	Annual percentage yield	Annual nominal interest rate	Annual nominal interest rate	Annual percentage yield
183-366 days	4.50%	4.59%	4.65%	4.75%	4.75%	4.75%	4.90%	4.90%
367-545 days	5.25%	5.38%	5.40%	5.54%	5.50%	5.43%	5.65%	5.57%
546-733 days	5.50%	5.64%	5.65%	5.80%	5.75%	5.59%	5.90%	5.73%
734-1095 days	5.75%	5.90%	5.90%	6.06%	6.00%	5.67%	6.15%	5.81%

Deposits exceeding the maximum threshold are accepted upon the consent of the parties, being defined by the agreement.

** **Deposit acceptance service is provided by the Bank's Head Office and branches (the list of locations can be found at <https://www.aeb.am/hy/branch-service-network>), except the “ARARATYAN” and “SILACHI” branches of the Bank, where the given service is not provided.**

*** The Depositor may make additional contributions (on which interest shall be calculated in accordance with Clause 2.1 of the deposit agreement) only to a Deposit placed (extended) for a term of 183 days or more, up to and including the 180th day preceding the repayment date, and in an amount not exceeding five times the Deposit amount placed at the time of conclusion (extension) of the deposit agreement, but not exceeding the maximum monetary threshold established for the Deposit type.

“CLASSIC” TERM DEPOSIT

Annual percentage yield

“NOTE: INTEREST EARNINGS ON YOUR DEPOSIT ACCOUNT ARE CALCULATED BASED ON THE NOMINAL INTEREST RATE. THE ANNUAL PERCENTAGE YIELD SHOWS THE INCOME YOU WOULD HAVE RECEIVED AS A RESULT OF YOU MAKING MANDATORY PAYMENTS RELATED TO THE DEPOSIT AND RECEIVING THE INTERESTS EARNED AT DEFINED PERIODICITY. YOU WILL FIND THE REGULATION ABOUT CALCULATING THE ANNUAL PERCENTAGE YIELD ON THE FOLLOWING WEBSITE : <https://www.arlis.am/hy/acts/53049>”

The annual percentage yield on deposits is calculated based on the following procedure established by the Central Bank of the Republic of Armenia.

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

where:

1. APY – is the annual percentage yield;
2. r – annual simple interest rate;
3. n – periodicity of interest capitalization in a year.

The annual interest yield on deposits with the possibility of payment of interests at the end of the term is calculated based on the following formula:

$$A = \sum_{n=1}^N \frac{K_n}{(1+APY)^{\frac{D_n}{365}}}$$

where:

1. A - is the initial amount of the deposit;
2. n – is the sequential number of cash flows related to the deposit.
3. N – is the last number of cash flows related to the deposit (including the cash flow at the time of deposit placement), after which the term of the deposit agreement is considered to have ended.
4. K_n - cash flows of the deposit at the time of placement and/or during the term of the deposit, including additional deposits and/or compound interest, and mandatory payments, if any.
5. D_n – the number of days elapsed from the date of deposit placement up to and including the respective n-th cash flow of the deposit. In cases where the cash flow occurs at the time of deposit placement, $D_1 = 0$
6. The maximum value of each interval of the deposit term is taken as the basis for determining the term of the deposit.

General conditions

“CLASSIC” TERM DEPOSIT

1. Deposit type - term deposit.
2. The deposit is placed with a term of a minimum 91 days and maximum 1095 days.
3. Accrued interests aren't compounded and are paid to the depositor monthly or at the end of deposit term.
4. Interest is calculated based on the balance of the placed deposit amount. The calculation is based on the number of days of the year - 365 days and 366 days for leap years.
5. Interest amounts accrue starting from the day the Deposit is placed at the Bank to the day preceding maturity date and repayment to the Depositor
6. In case of paying foreign deposit interests in AMD under the deposit agreement or in accordance with the Depositor's application, the conversion is made on the day preceding the interest payment at the average currency exchange rate formed in the currency market and published by the Central Bank of the RA.
7. No additional interest is accrued on earned interest in case the interest payments are not collected by the Depositor.
8. The placed deposit balance cannot be less than the minimum required threshold set by this bulletin for this deposit type, as well as the placed deposit/balance cannot be greater than the maximum threshold, except for the cases defined by the mutual consent of the deposit agreement parties.
9. In the event that it is required to repay the Deposit or a part of it before the expiry of the term of the Deposit, instead of the interests specified under Clause 2.1 of the Deposit Agreement, interests are calculated at the rate of 0% per annum, and if the interests specified under Clause 2.1 of the agreement have already been paid to the Depositor, then the Deposit is considered to be returned in the amount of the interest paid.
10. If the Deposit is not claimed on the maturity date (unless another repayment term has been agreed upon by the parties), in case of consent in the deposit agreement, the deposit repayment term may be automatically extended for the same period as the previous term (on a continuous basis, but not more than three times), and interest shall accrue on the Deposit at the rates established by the Bank for that type of deposit as of the date of extension. If the given type of deposit has been terminated by the Bank, the deposit repayment term shall not be automatically extended, and until the Deposit is actually claimed, interest shall accrue on the Deposit at the rates established by the Bank for funds held in bank accounts.
11. If the Deposit or any part thereof is requested during the extended term of the agreement, the interest stipulated by the deposit agreement shall be paid for the previous term(s), and for the given term, interest on the Deposit or the respective part thereof shall be calculated and paid in accordance with the provisions of Clause 9 of this summary.
12. In the event of a request for early withdrawal of the Deposit or any part thereof after a replenishment of the Deposit, the amounts initially deposited shall be returned first in chronological order, followed by the additional contributions, in accordance with the provisions of Clause 9 of this bulletin.
13. The Bank cannot unilaterally reduce the interest rate defined by the Agreement during the validity of the Agreement.
14. If the Deposit is not claimed after its maturity date, and if the Deposit is not extended, interest shall accrue on it until it is actually claimed, at the rate set by the Bank for funds held in bank accounts.
15. At the periodicity defined by the Deposit agreement that cannot exceed a month, the Bank provides the Depositor with a statement of the deposit account in the manner specified in the deposit agreement or upon the Depositor's request, except in cases where the account has not been debited or credited during the reporting period. Upon the Depositor's request, the Bank is obliged to provide an account statement within 5 days at the fees defined by the Bank, moreover,
 - **The deposit account statement is provided free of charge to individual clients.**
 - The statement is provided to legal entity clients in accordance with the tariffs defined for statement provision under the information bulletin of "Account opening, servicing and other services (you may learn them at: <https://www.aeb.am/hy/conditions-and-tariffs>)
16. The deposit cannot be replenished by third parties.

“CLASSIC” TERM DEPOSIT

Authorities of other persons to use or manage the Depositor’s Deposit, where the Depositor is an individual (including a sole proprietor), shall be accepted if such authority is granted under a power of attorney notarized by a notary, or under a written power of attorney executed and signed by the Depositor in person at the Bank, in the presence and with the confirmation of an authorized officer.

Authorities of other persons to use or manage the Deposit of a legal entity Depositor shall be accepted if such authority is granted under a written power of attorney executed with the signature of the competent body (authorized person) of the legal entity and the seal of the legal entity (where a seal specimen is included in the card of specimen signatures and seal impressions).

17. The Client may submit questions, suggestions, complaints, or claims to the Bank in writing, to which the Bank shall provide a response within 10 business days.
18. The Client may submit complaints and claims to the Financial System Mediator of the Republic of Armenia in accordance with the procedures, cases, and conditions established by the RA Law “On the Financial System Mediator.” The Bank has waived its right to challenge the decisions of the Financial System Mediator where the amount of the property claim does not exceed AMD 100,000 (one hundred thousand).
19. If disputes arising between the Client and the Bank are not resolved through negotiations, they may be settled through arbitration or by a competent authority of the Republic of Armenia (RA courts, RA notaries, in the manner and cases prescribed by RA legislation).
20. The bank acts as a tax agent for individual clients, where the interest paid for placed deposits is subject to taxation according to the procedure and sizes defined by RA Tax Code.
21. Individually, a different nominal annual interest rate and/or other deposit terms may be established by agreement of the parties

Sizes of guaranteed deposits

The deposits are guaranteed according to RA Law “Guaranteeing the Compensation of Bank Deposits of Physical Persons.”

In accordance with the procedure defined by the above-mentioned law, the sizes of guaranteed deposit are:

- a) Should the depositor have only an AMD bank deposit at the insolvent bank, the size of guaranteed deposit is AMD sixteen million;
- b) Should the depositor have only foreign currency bank deposit at the insolvent bank, the size of guaranteed deposit is AMD seven million;
- c) In case the depositor has deposits both in AMD and in foreign currency at the insolvent bank and if the AMD bank deposit exceeds AMD seven million, only the AMD deposit is guaranteed up to AMD sixteen million.
- d) In case the depositor has deposits both in AMD and in foreign currency at the insolvent bank and if AMD bank deposit is less than AMD seven million, only the AMD deposit is guaranteed in full and the foreign currency deposit in the amount of the difference between seven million drams and the compensated dram-denominated bank deposit.

All dram-denominated deposits held by a depositor in the same bank shall be considered as a single deposit, except for non-guaranteed deposits, and all foreign currency deposits held by the depositor in the same bank shall be considered as a single deposit, except for non-guaranteed deposits

Interest calculation samples

“CLASSIC” TERM DEPOSIT

In case of placing the deposit at the place of business of the bank without the feature of adding amounts to the Deposit		
Placed amount	AMD 5,000,000	
Interest payment frequency	Monthly	At the end of the term
Deposit term (in days)	367	367
Nominal interest rate	9.50%	9.75%
Interests receivable before income tax (AMD)	477,602.70	490,171.20
Interests receivable after income tax (10%) (AMD)	429,842.50	441,154.10

In case of placing the deposit at the place of business of the bank with the feature of adding amounts to the Deposit		
Placed amount	10,000 USD	
Interest payment	Monthly	At the end of the term
Deposit term (in days)	400	400
Nominal interest rate	3.85%	4.05%
Interests receivable before income tax (USD)	421.92	443.84
Interests receivable after income tax (10%) (USD)	379.73	399.45

“CLASSIC” TERM DEPOSIT

In case of placing a deposit via AEB Online/AEB Mobile systems without the feature of replenishment		
Placed amount	EUR 20,000	
Interest payment	Monthly	At the end of the term
Deposit term (in days)	550	550
Nominal interest rate	2.45%	2.65%
Interests receivable before income tax (EUR)	738.36	798.63
Interests receivable after income tax (10%) (EUR)	664.52	718.77

The year was assumed as 365 days in calculations.

Other terms and conditions

ON THE PURPOSE OF DUE DILIGENCE OF THE CUSTOMER ENVISAGED BY RA LAW ON “ON COMBATING MONEY LAUNDERING AND TERRORISM FINANCING”, THE BANK MAY REQUEST ADDITIONAL DOCUMENTS OR OTHER INFORMATION FROM THE CONSUMER BASED ON <<KNOW YOUR CUSTOMER>> PRINCIPLE, AS WELL AS ASK THE CONSUMER ADDITIONAL QUESTIONS DURING ORAL COMMUNICATION.

IN COMPLIANCE WITH THE AGREEMENT SIGNED WITH USA, TO FIND OUT WHETHER THE CUSTOMER IS A US TAX PAYER, THE BANK MAY COLLECT ADDITIONAL INFORMATION FROM THE CUSTOMER BASED ON FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA). TO DETERMINE THE CIRCUMSTANCE OF A CUSTOMER BECOMING A TAX RESIDENT OF ANOTHER COUNTRY, THE BANK MAY ALSO COLLECT ADDITIONAL INFORMATION FROM THE CUSTOMER BASED ON UNIFIED REPORTING STANDARD PUBLISHED BY ORGANISATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT (OECD)'

YOU HAVE THE RIGHT TO COMMUNICATE WITH THE FINANCIAL INSTITUTION IN THE WAY YOU PREFER, BY MAIL OR ELECTRONICALLY. RECEIVING INFORMATION ELECTRONICALLY IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, IS FREE FROM THE RISK OF LOSING PAPER INFORMATION AND ENSURES PRIVACY.

ATTENTION. “YOUR FINANCIAL INFORMANT” IS AN ELECTRONIC SYSTEM WHICH SEARCHES AND COMPARES THE SERVICES

“CLASSIC” TERM DEPOSIT

OFFERED TO INDIVIDUALS AND FACILITATES THE SELECTION OF THE MOST EFFECTIVE OPTION FOR YOU - www.fininfo.am

To place a deposit the following is required

- Identity document of the depositor (their representative);
- Document containing public services number (for foreign citizens if applicable), or;
- Reference on not receiving a public services number;
- Opening a bank account in appropriate currency (in case of not having a bank account in appropriate currency). The bank account opening and servicing are carried out in accordance with “General Tariffs for Providing Banking Services” and “Information Bulletin of Account Opening, servicing and other services” (you can learn about the latter at <https://www.aeb.am/hy/conditions-and-tariffs>). When placing this deposit in case of not having a bank account in appropriate currency in a particular subdivision, the account opening tariffs are set for free, as well as, for foreign currency deposits, if the Depositor wants to receive the interests in AMD, in case of not having an AMD bank account in the appropriate subdivision, the account opening tariff is set free of charge.
- Due to various circumstances additional documents and information may be required.

Special offers

Based on the volume of the deposit, the bank grants a free plastic card to the depositors with a free annual service:

- In case of placing up to AMD 10,000,000 (or equivalent foreign currency) – one of Visa Classic/Mastercard Standard/ArCa Classic card types;
- In case of placing AMD 10,000,001-AMD 30,000,000 (or equivalent foreign currency) – one of Visa Classic/Mastercard Standard/ArCa Classic /Visa Gold/Mastercard Gold card types;
- In case of placing AMD 30,000,001 (or equivalent foreign currency) or more – one of the plastic cards of Visa Classic/Mastercard Standard/ArCa Classic/Visa Gold/Mastercard Gold/Visa Platinum type.

The terms of granting and servicing payment cards are defined by the Information Bulletin of “Payment Cards and Card Account” (go to <https://www.aeb.am/hy/conditions-and-tariffs>)