

Approved by  
The Resolution N 167/25/“02” “09” 2020  
The Executive Board of ARMECONOMBANK OJSC  
Chairman of the Executive Board  
-----A. Khachatryan

Enters into force on 03.09.2020  
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Terms and conditions included in Bulletin may have been changed.  
For details please call:  
Tel: +37410-510-991, +374-8000-8686

INFORMATION BULLETIN  
ON THE RENDERING OF “MY TRANSFER” SERVICE

YEREVAN 2020

NAME: "ARMENIAN ECONOMY DEVELOPMENT BANK" OPEN JOINT STOCK COMPANY

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1. This Information Bulletin (hereinafter "Bulletin") sets forth the terms and conditions and other essential information on the rendering of "My Transfer" service to the customers of ARMECONOMBANK OJSC (hereinafter "the Bank").
2. At the request of a customer, the Bulletin is provided in hard copy. The Bulletin is also available and visible in all the places of the Bank's activity (head office and branches of the Bank).
3. The customers can get acquainted with the complete terms of the service from this Bulletin, the Bank's website or can find out by contacting the Bank through the means of communication stated herein.
4. If the period of validity is not stated in the front page of the Bulletin, the terms of the Bulletin may have been changed after the publication date, which the customer can find out by contacting the Bank through the means of communication mentioned herein.
5. The service grants an opportunity to transfer remittances executed on behalf of the customer through international/local/ payment systems and other clearing systems (card, MOBILE/ONLINE BANKING/ to the customer's acting account opened with the Bank.
6. To execute the transfer, the customer shall:
  - 6.1 Send SMS from his/her number registered in the Bank to the Bank's 099158686 number explicitly indicating the name and surname of the person executing the remittance, control code of the receipt of money (unique transfer code), the amount of money in figures and the currency of the amount, or
  - 6.2 Send a message to the Bank via MOBILE BANKING or ONLINE BANKING stating in it the name and surname of the person executing the remittance, control code on the receipt of money (unique transfer code), the amount of money in figures and the currency of the amount, or
  - 6.3 Make a phone call from his /her phone number registered in the Bank to the Bank's 010510991 phone number and for identification purposes tell his/her name, surname, full name of the person executing the transfer on his/her behalf, money receipt control code and banking password (information code).
  - 6.4 In case the information required by articles 6.1., 6.2., 6.3. of this Bulletin for the identification of the customer is provided inaccurately, the customer won't be identified and it will serve as a basis not to render the Service to the Customer.

7. If the requirements set by Article 6 of this bulletin for the execution of transfer are met the transfer will be paid out to the account within one banking day and in case of non-compliance with the requirements, the payment of the transfer won't be performed and the customer will be informed thereof through phone call or SMS.
8. If the currency of the transferred amount is different from the currency of the card account the transferred amount is converted at the exchange rate defined by the Bank for the given service at that moment.
9. The Bank accepts/executes the messages and calls every business day from 9:00 to 17:30.