

## AMIO ACTIVE

### TERMS AND CONDITIONS OF THE PACKAGE<sup>1</sup>

<b>Package conditions</b>	The average monthly turnover <sup>2</sup> of the client's accounts/cards with the Bank during the last 3 months must be at least 150,000 AMD or its equivalent.	
<b>Package activation fee</b>	<b>Free</b>	
<b>Package delivery fee</b>	If the customer meets the condition	If the customer doesn't meet the condition
	<b>Free</b>	1,500 AMD quarterly

### SERVICES OF THE PACKAGE

Settlement account		
1.1	Currency	Armenian dram, US dollar, euro, Russian ruble
1.2	Quantity	One per each currency
1.3	Account opening and maintenance fee	0 AMD
Card		
2.1	Card type	<b>Visa Gold or Mastercard Gold</b>
2.2	Currency	Armenian dram, US dollar, euro, Russian ruble
2.3	Quantity	1 card of each class, as per customer's choice
2.4	Annual maintenance fee	0 AMD
2.5	Cash out from the Bank's ATMs <sup>3</sup>	Free
2.6	Cash out from ATMs of Arca member banks <sup>4</sup>	Free
2.7	SMS <sup>5</sup>	Free
Additional services		
3.1	Provision of references and statements	Free
3.2	Issuance of a power of attorney in a standard form established by the bank	

The remaining terms and conditions of accounts/cards opened within the package are specified in compliance with the "Service tariffs for services rendered by "AMIO BANK" CJSC to resident individuals of the Republic of Armenia". The terms and conditions of other services not included in the package specified in compliance with the terms and conditions of "AMIO BANK" CJSC for these services.

<sup>1</sup>The package is provided only to individual customers who are residents of the Republic of Armenia.

To activate the package, it is mandatory to open a bank account in AMD.

Each client can have 1 active package.

In case of absence of balance in the client's dram bank account, commissions within the framework of the package are charged from the client's other accounts opened with the Bank (in case of accounts in foreign currency, conversion is carried out at the Bank's non-cash exchange rate on the conversion date). In case of absence of positive balance in the client's accounts opened with the Bank and impossibility of charging the corresponding commissions (in case of quarterly payments, in case of impossibility of charging more than 4 times in a row), the Bank has the right to terminate the package by setting the Bank's current tariffs for the services provided within the latter or closing them. Quarterly verification and commission collection within the framework of the package are carried out 3 months after opening the package.

<sup>2</sup> Except for incoming transactions between the client's own accounts/cards. Initially, at the moment of package activation, also excluding:

- cash incoming transactions,
- special-purpose accounts/cards, as well as accounts/cards used for receiving social package payments, pensions and similar social payments (periodic or one-time), and financial aid.

<sup>3</sup> If the daily limit exceeds 200,000 AMD, a cash withdrawal fee of 0.3% is applied.

<sup>4</sup> If the daily amount exceeds 50,000 AMD, a cash withdrawal fee of 1% is applied.

<sup>5</sup> Sending SMS messages for transactions of AMD 5,000 and above.