

AMIO PRO¹

TERMS AND CONDITIONS OF THE PACKAGE²

Package conditions	The average daily balance of the customer's accounts (including deposits and bonds) with the Bank during the last 3 months must be at least 15 million AMD/35 thousand USD/EUR/3 million Russian rubles.	
	or	
	The average monthly turnover ³ of the client's accounts/cards with the Bank during the last 3 months must be at least 600,000 AMD or its equivalent.	
Package activation fee	If the customer meets the conditions	If the customer does not meet the conditions
Package service fee	Free	5,700 AMD
	If the customer meets the conditions	If the customer does not meet the conditions
	Free	5,700 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
1.4	Cash deposit in AMD to an account at branches	0 AMD
Card		
2.1	Card type	Visa Platinum or Mastercard World
		Visa Gold or Mastercard Gold
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 deposit in AMD to the card at branches	Free
2.6	Cash out from the Bank's ATMs ⁴	Free
2.7	Cash out from ATMs of Arca member banks ⁵	Free
2.8	SMS ⁶	Free
Deposits		
3.1	Preferential interest rates in the case of "Profitable" deposit type (similar to deposits made through the AMIO Mobile application)	+ 0.25% for deposits in AMD + 0.15% for deposits in USD + 0.10% for deposits in EUR and RUB
Loans		

¹ 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.

The Client must not have any overdue liabilities to the Bank (including receivables, overdrafts, etc.).

² 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 impossibility of charging more than 4 times in a row in case of quarterly payments), 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.

³ 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.

⁴ If the daily amount exceeds 1,000,000 AMD, a cash withdrawal fee of 0.3% is applied.

⁵ If the daily amount exceeds 100,000 AMD, a cash withdrawal fee of 1% is applied.

⁶ Sending SMS messages for transactions of AMD 5,000 and above.

4.1	Loans secured by real estate	- 0.2% interest rate discount
4.2	Car loan	
Insurance		
5.1	Travelers' assistance insurance for 15 days within one year	0 AMD
5.2	Insurance against travel inconveniences (baggage, flight delay, and purchase insurance)	According to the terms and conditions provided by the Visa/Mastercard payment systems
Concierge service		
6.1	International Chatbot Concierge service	Free
6.2	Virtual personal manager and 24/7 support availability	
Special travel services		
7.1	Access to airport business lounges (including free access)	In accordance with the terms and conditions of services provided by the Visa/Mastercard payment systems
7.2	Fast Track service (an expedited check-in process at the airport based on priority)	
7.3	Internet Roaming	
Additional services		
8.1	Safety deposit boxes	30% discount on the Bank's current rates
8.2	Issuance of references and statements	Free
8.3	Issuance of a power of attorney in the standard form established by the Bank	
Service		
9.1	Priority service at branches	

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

The terms and conditions of services provided by Visa/Mastercard payment systems may be changed by the organizations. You can familiarize yourself with the terms and promotions of the latter at the following links:

- <https://cis.visa.com/visa-in-armenia/cis-am.html>
- <https://mastercard-benefits.com/>