

AMIO EXCLUSIVE¹

TERMS AND TARIFFS OF THE PACKAGE²

Condition of the Package	The average daily balance of the client's accounts with the Bank (including deposits and bonds) over the last 3 months must be at least 30 million AMD or the equivalent foreign currency ³ .	
	or	
	The average monthly turnover ⁴ of the client's incoming transactions through accounts/cards with the Bank during the last 3 months must be at least 1,500,000 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	20,700 AMD
	If the customer meets the conditions	If the customer does not meet the conditions
	Free	20,700 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 Infinite or Mastercard World Elite
		Visa Platinum or Mastercard World
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	Depositing funds to the card at branches	Free
2.6	Cash out from the Bank's ATMs ⁵	Free
2.7	Cash out from ATMs of Arca member Banks ⁶	Free
2.8	SMS ⁷	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

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 The calculation is made at the Central Bank exchange rate on the day of check/ verification.

⁴ 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.

⁵ If the daily amount exceeds 1,000,000 AMD, a cash withdrawal fee of 0.3% is applied.

⁶ If the daily amount exceeds 150,000 AMD, a cash withdrawal fee of 1% is applied.

⁷ Sending SMS messages for transactions of AMD 5,000 and above.

Loans		
4.1	Mortgage loan	-0.2% interest rate discount
4.2	Car loan	
4.3	Loan/consumer loan secured by property	
4.4	Loan/credit line secured by a deposit	-0.5% interest rate discount
Foreign currency exchange		
5.1	In the case of exchanges involving the AMD currency (for a minimum of 400,000 AMD)	Bank exchange rates set at +/-0.5D (USD/EUR/GBP/CHF) and +/-0.05D (RUB)
Insurance		
6.1	Travel assistance insurance for those traveling abroad: 15 days per year	0 AMD
6.2	Travel inconvenience insurance (baggage, flight delay, and purchase protection insurance)	In accordance with the terms of services provided by the Visa/Mastercard payment systems
Concierge service		
7.1	International Chatbot Concierge service	Free
7.2	Virtual personal manager and 24/7 support availability	
Special travel services		
8.1	Access to airport business lounges (including free access)	In accordance with the terms and conditions of services provided by the Visa/Mastercard payment systems
8.2	Fast Track service (accelerated airport check-in process based on priority)	
Additional services		
9.1	Safe boxes	30% discount from the Bank's current tariffs
9.2	Provision of references and statements	Free
9.3	Issuance of a power of attorney in the standard form defined by the Bank	
Service		
10.1	Personal manager	
10.2	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 set 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/>