

FEE SCHEDULE

APPLICABLE FEES FOR SERVICES RENDERED BY "AMIO BANK" CJSC  
(FOR RESIDENT INDIVIDUALS OF THE RA)

1. BANK ACCOUNT OPENING AND MAINTENANCE  
(Service of Non-Account Holders)

Banking facility		Fees
<b>1. Account opening and maintenance <sup>1</sup></b>		
1.1	Account (irrespective of the number of accounts)	0%
1.2	Annual account servicing/maintenance (for each banking account)	1 500 AMD
1.3	Opening and servicing a bank account for sums payable to beneficiary within the framework of inclusive education	0%
1.4	Account minimum balance requirement	N/A
1.5	Annual percentage rate applicable on the positive balance of client's account	0%
1.6	Closing of account	N/A
<b>2. Opening and servicing of a demand account for the purpose of attracting term deposit.</b> The account is opened by the Bank if the Depositor does not have a current bank/card account <sup>2</sup> at the Bank at the time of signing the Deposit Agreement for deposit repayment and accrual of deposit amount and interest.		
2.1	Currency of account	According to the currency of the deposit: AMD, USD, Euro, Rubles
2.2	Account opening	Free (only one per currency is opened)
2.3	Annual account servicing/maintenance	Free <sup>3</sup>
2.4	Provision of statements/references	As per clause 2 of this Fee schedule ("Provision of statements, references, powers of attorney and other documents")
2.5	Other terms and tariffs	As per clause 1 of this Fee schedule ("Opening and maintenance of bank accounts")
<b>3. Opening and servicing accounts for beneficiaries of the social package</b>		
3.1	Currency of account	AMD
3.2	Account opening and servicing	AMD 0
3.3	Closing of account	AMD 0
3.4	Account minimum balance requirement	N/A
3.5	Transfers from account - intra-bank - other banks of RA	AMD 0
3.6	Cash deposit into account	AMD 0
3.7	Cash withdrawal from an account	AMD 0
3.8	Annual interest rate applicable to the balance of account	0%
3.9	Provision of a reference of account in Armenian within the frames of the given account maintenance, with the purpose of presenting (VAT incl.)	AMD 0
3.10	Provision of a reference of account in Armenian not within the frames of the given account maintenance, with the purpose of presenting	As per clause 2 of this Fee schedule (provision of statements, references, powers of attorney and other documents)
<b>4. Opening and servicing of escrow accounts</b>		
4.1	Deals in immovable property	0,1% of sums credited on account, min. AMD 20.000, max. AMD 50 000
4.2	Deals in movable property	0,3% of sums credited on account, min. AMD 15.000, max. AMD 50.000
<b>5. Unallocated metal accounts</b>		
5.1	Currency of account	999.9 purity gold
5.2	Account opening	Free
5.3	Monthly account servicing	Depending on the average daily balance of the account in a given month: 1-50 XAU – 500 AMD 51-100 XAU – 1 000 AMD 101-200 XAU – 2 000 AMD

<sup>1</sup> The fee is not applicable to current accounts opened for the maintenance of securities depo-accounts. The annual account maintenance fee is charged at the time of account opening and for each subsequent year after 1 year (from the date of opening). If there is more than one account in the name of the Client, the fee is charged for each account separately, and if there is no balance in any account, the fee for maintaining the given account is charged from other accounts opened in the Client's bank (In case of foreign currency accounts, conversion is carried out according to the Bank's non-cash exchange rate of the given day). Lack of positive balance in the client's bank account/accounts and charging of the account maintenance fee for 2 years in a row in case of impossibility, the Bank has the right to close the given account.

<sup>2</sup> Except for special accounts.

<sup>3</sup> In case of repayment or early termination of the current deposit/s of the depositor, as of the last day of the month following that date, if the given account is not used as part of any other deposit agreement as an account for the repayment of the deposit and the accrual of the deposit amount and interest, then a service fee is applied to the given account starting from the next day: according to the tariffs of this fee schedule "Opening and maintenance of bank accounts".

		201-500 XAU – 5 000 AMD 501-1000 XAU – 10 000 AMD 1001 - 1500 XAU – 15 000 AMD 1501 - 2000 XAU – 20 000 AMD
5.4	Account closing	Free
5.5	Account minimum balance requirement	N/A
5.6	Account maximum balance requirement	2000 XAU Exceeding: With the Bank's additional consent
5.7	Minimum transaction rate through the account	1 gr
5.8	Cash credit and debit of gold	N/A
5.9	Non-cash gold purchase/sale from the Bank	Exchange rate of the AMIO BANK fixed for the day
5.10	Non-cash gold crediting to the account or non-cash gold debiting from the account (gold purchase/sale)	10,000 AMD (per transaction)
5.11	Transfers from account	
	- intra-bank - other banks of RA and abroad	AMD 0 0,25%, min. AMD 10 000
5.12	Cashless credit on account	AMD 0
5.13	Interest rate accrued on account by the Bank	0%
5.14	Provision of statements/references	As per clause 2 of this Fee schedule (provision of statements, references, powers of attorney and other documents)

**6. Bank accounts of beneficiaries stipulated by RA Law "On Compensation of Damages Caused to the Life or Health of Military Personnel During the Defence of the Republic of Armenia"**

6.1	Currency of account	AMD
6.2	Account opening and servicing	AMD 0
6.3	Closing of account	AMD 0
6.4	Account minimum balance requirement	N/A
6.5	Withdrawal of cash from the account/ in certain cases	AMD 0
6.6	Transfers from account - intra-bank - other banks of RA	AMD 0
6.7	Beneficiaries are provided with a Social Security Visa/Master card	As per clause 2 of Section 9 ("Payment Debit Card Tariffs and Conditions")
6.8	Annual interest paid by the Bank on the positive balance of funds in the bank and card account	5%
6.9	Provision of a reference of account in Armenian within the frames of the given account maintenance, with the purpose of presenting (VAT incl.)	AMD 0
6.10	Provision of statements and references not within the frames of the given account maintenance, with the purpose of presenting	As per clause 2 of this Fee schedule (provision of statements, references, powers of attorney and other documents)

**7. Banking accounts for maintenance of lump-sum payments (allowances and sums provided under other social security programs)**

7.1	Currency of account	AMD
7.2	Account opening and servicing	AMD 0
7.3	Closing of account	AMD 0
7.4	Account minimum balance requirement	N/A
7.5	Provision of cash from an account	AMD 0
7.6	Transfers from account (intra-bank, other banks of RA)	AMD 0
7.7	Provision of a reference of account in Armenian within the frames of the given account maintenance, with the purpose of presenting (VAT incl.)	AMD 0
7.8	Beneficiaries are provided with Visa Classic or MC Standard cards	As per clause 1 of Section 9 ("Payment Debit Card Tariffs and Conditions")
7.9	Annual interest paid by the Bank on the positive balance of funds in the bank and card account	0%
7.10	Provision of statements and references not within the frames of the given account maintenance, with the purpose of presenting	As per clause 2 of this Fee schedule (provision of statements, references, powers of attorney and other documents)

**2. PROVISION OF STATEMENTS, REFERENCES, POWERS OF ATTORN AND OTHER DOCUMENTS OF ACCOUNT**

**1. Provision of statements**

1.1	Through bank, card, credit and other accounts	
1.1.1	Mandatory provision of statements via the customer's preferred ways of communication	AMD 0
1.1.2	More than one time provision of statements in the same method for the same period upon customer's request (in case of sending by post + postal service fee)	For up to 1 year
		More than 1 year
		AMD 1 000 AMD 4 000
1.2	Provision of "Income tax refund" reference on the interest paid by borrowers (co-borrowers) for a mortgage loan (VAT incl.)	AMD 0

**2. Provision of reference**

2.1	<b>Regarding the account, account balance, transactions made with or without an account within the Bank, via e-mail, internet/mobile banking system (incl. VAT)</b>	
2.1.1	In Armenian	AMD 2 000
2.1.2	In Russian or English	AMD 3 500
2.1.3	References on transactions made through express money	AMD 5 000

		transfer system	
2.2	Provision of statement/information by mail on the account Transactions made through or without account (VAT incl.)		Fee under clause 2.1 + fee for mail service
2.3	Provision of a bank account reference and copy of SWIFT message (VAT incl.)		AMD 1 000
2.4	Provision of references on credit obligations in Armenian (VAT incl.)		AMD 3 000
2.5	Preparing and providing replies (references) to audit inquiry (VAT incl.)		AMD 10 000
2.6	Provision of a reference on repaid, archived loans, collateral objects in Armenian (VAT incl.)		AMD 5 000
2.7	Provision of other references (VAT incl.)		AMD 5 000
<b>3. Provision of documents, copies of agreements on transactions made through or without account (VAT incl.)</b>			
3.1	<b>In the territory of Bank through email, internet/mobile banking</b>		
3.1.1	For up to 1 year		AMD 2 000
3.1.2	For 1 to 3 years		AMD 5 000
3.1.3	For more than 3 years		AMD 10 000
3.2	By post		Fee under clause 3.1 + fee for postal service
3.3	Delivery of transaction-related documents via DHL (up to 100 g) (including VAT)		AMD 40 000
<b>4. Provision of Power of attorney</b>			
4.1	Provision of Power of attorney in compliance with the form set by the Bank (VAT incl.)		AMD 3 500
<b>3. TRANSFERS<sup>4</sup></b>			
<b>1. Transfers within the system of "AMIO BANK" CJSC (inter-branch remittances) in local and foreign currency</b>			
1.1	Account transfers in AMD and foreign currency (transferor is an account holder)		AMD 0
<b>Transfers without an account in AMD and foreign currency (transferor is not an account holder)<sup>5</sup></b>			
1.2	In Armenian drams		0.1%, min. AMD 500
	In foreign currency		0.1%, min. AMD 3 000
<b>2. Inter-bank transfers</b>			
<b>2.1 In Armenian Dram within Armenia (including transfers to State budget)<sup>6</sup></b>			
2.1.1	Through bank accounts (within Armenia)		AMD 200
2.1.2	Without opening an account		0.1%, min. AMD 1 000
2.2	<b>Customs fees (through bank account or without)<sup>6</sup></b>		<b>0.1%, min. AMD 1 000</b>
2.3	Express transfers (The fee applies for transfers made within the same banking day if the payment order is submitted during the 15:00-15:30 time period, or if the payment order submitted by the customer before 15:00 must be executed by the Bank within 1 hour.) <sup>6</sup>		Transfer fee + AMD 5 000
2.4	Transfers in foreign currency through bank account (in USD and EUR through Central bank of Armenia)		0.1%, min. AMD 3 000, max AMD 20 000
2.5	Transfers in foreign currency without opening an account (in USD and EUR through Central bank of Armenia)		0.1%, min AMD 5 000, max. AMD 20 000
2.6	<b>Transfers in foreign currency outside the territory of the Republic of Armenia (Only with "Our"<sup>7</sup> option)</b>		
2.6.1	<b>In US dollars</b>		
	In any direction		0.15%, min. AMD 12 000, max. AMD 70 000
	Transfer to any Citi Bank "G-OUR" option		0.15%, min. AMD 15 000, max. AMD 50 000
			In addition to the tariff, there is also an additional charge AMD 10 000
2.6.2	<b>In Euro</b>		
	To Europe/Georgia		0.21%, min. AMD 9 000, max. AMD 50 000
	In any direction		0.21%, min. AMD 12 000, max. AMD 50 000
2.6.3	In Russian rubles		0.1%, min. AMD 3 000, max. AMD 30 000
2.6.4	In other freely convertible currencies		0.21%, min. AMD 12 000, max. AMD 50 000
2.7	Transfers through Internet/Mobile banking		As per clause 6 of this Fee schedule ("Internet/Mobile Banking" service)
<b>3. Search for an executed transfer, return of transfer, change of terms, cancelation of a non-executed transfer</b>			
3.1	In Armenian drams, in foreign currency within the territory of Armenia		AMD 1 500
3.2	In US dollars, Euro and other freely convertible currencies		AMD 25 000
3.3	In Russian rubles		AMD 5 000
3.4	Cancelation of a non-executed transfer		AMD 0

<sup>4</sup> In cases where the transfer is not successfully completed due to reasons independent of the Bank or due to incorrect/incomplete information provided by the Customer, the service fee charged for the transfer is non-refundable (except in cases where the error in filling out the valid terms was caused by the Bank's fault). Moreover, the Bank has the right to independently choose the transfer method, as well as the intermediary bank, without the Customer's additional consent, if the latter is not mentioned in the valid terms of the transfer provided by the Customer.

<sup>5</sup> Depending on the currency applies in case of cash in according to the 1 point under the clause 4 of this Fee schedule (Cash register operations), in case of cash out according to the 3 point under the clause 4 of this Fee schedule (Cash register operations).

<sup>6</sup> If a payment order exceeding AMD 50 million (equivalent foreign currency) is submitted to the Bank: -in paper form after 13:00 on the given day, -in electronic form after 14:00 on the given day, then it is considered received on the next business day and is subject to execution no later than the business day following the day of receipt, except for the cases specified in the "Order on Combating Money Laundering and Financing of Terrorism". The Bank has the right to consider such orders as received on the given business day, if there is an opportunity to carry out such transfers on that day.

<sup>7</sup> "OUR" expressly implies: "Commitment fees of correspondent banks are charged from the Bank, in case of Commitment fees of intermediary banks are charged from the transferred amount"

**4. CASH OPERATIONS**

1. Cash credit on Customer's account in AMIO BANK's cash register		
1.1	In Armenian drams	Up to AMD 100 000 (including) – AMD 300 <sup>8</sup> From AMD 100 000 to AMD 1 mln – AMD 200 <sup>8</sup> For more than AMD 1 mln - free
	In US dollars	0%
	In Euro <sup>9</sup>	0%
	In Russian rubles	1.5%, min. AMD 500
	IN GBP/British pound sterling	3%
	In Swiss Franc	3%
1.2	Account replenishment with a payment terminal located on the bank's territory	AMD 0
2. Cash provision of funds deposited in cash from the customer's account		
2.1	In AMD, US dollars, Euro, Russian rubles and other freely convertible foreign currency	0%
3. Cash provision of non-cash deposits from the customer's account		
3.1	In Armenian drams	0.3%, min. AMD 200
3.2	US dollars	1%, min. AMD 1 000
3.3	Euro	1%, min AMD 1 000
3.4	Russian rubles	0.5%, min. AMD 1 000
3.5	GBP/ British pound sterling	1%
3.6	Swiss Franc	1%
3.7	Provision of cash (AMD) from bank account(s) opened within the framework of inclusive education	AMD 0
3.8	Provision of cash (AMD) from asylum seekers' service account	
4. Cash provision not from customer's account (inter-branch remittances, from bank transit accounts)		
4.1	In Armenian drams	As per Clause 3 of this Fee schedule (Provision of cash from previously credited non-cash funds)
4.2	In US dollars	
4.3	In Euro, Russian rubles and other freely convertible foreign currency	
5. Authentication of banknotes (VAT incl.)		
5.1	In Armenian drams	AMD 0
5.2	Other freely convertible foreign currency	0.1% min. AMD 200
6. Exchange of old, torn, illustrated coins		
6.1	In Armenian drams	AMD 0
6.2	In US dollars, Euro and Russian rubles	5%, min. AMD 200
7.	Counting, packing and return of coins	1%, min AMD 200
8.	Conveyance of cash funds through collection agency	As per agreement

**5. Safe custody vault**

**1.Safe deposit**

**Individual safe deposit boxes (VAT incl.)**

	Head office (size of the deposit-box)	Branches (size of the deposit-box)	Box volume /mm3/	1 day	2-7 days	8-15 days	16-30 days	31-90 days	91-180 days	181-270 days	271-365 days
1.1	Small (417x255x75)	Small (75x255x417,75x295x500,80x300x419,85x295x490,85x300x500,90x280x490,95x280x500)	Up to 13,300,000	AMD 1 000	AMD 3 000	AMD 5 000	AMD 7 000	AMD 10 000	AMD 17 000	AMD 20 000	AMD 27 000
	Medium (417x255x257)	Medium (170x255x417,170x280x490,175x280x500,175x295x490,175x300x500,0,250x300x500,260x300x500,260x300x419)	13,300,001-39,000,000	AMD 1 500	AMD 5 000	AMD 7 000	AMD 9 000	AMD 15 000	AMD 25 000	AMD 27 000	AMD 32 000
	Large (417x255x380)	Large (185x545x417,470x200x490,175x5)	39,000,001-60,000,000	AMD 2 000	AMD 7 000	AMD 10 000	AMD 13 000	AMD 20 000	AMD 30 000	AMD 32 000	AMD 37 000

<sup>8</sup> Except for payments made for the Bank's services and deposits made for the purpose of attracting a deposit.

<sup>9</sup> A 2% commission is charged for depositing a 500 Euro banknote.

		90x490,175x500x600,200x530x50 0,200x500x600,375x300x419,380x300x500,400x300x500)									
	<b>Massive</b> (417x650x265)	<b>Massive</b> (275x500x550,650x300x419,650x300x500)	60,000,000 and over	AMD 3 000	AMD 8 000	AMD 12 000	AMD 18 000	AMD 25 000	AMD 32 000	AMD 35 000	AMD 40 000
	Failure by Customer to hand over the safe deposit box and key after agreement validity										AMD 500 (for each day past due)
	Penalty for each loss or damage of the key from the box										AMD 40 000
<b>2. Safe deposit boxes (VAT incl.)</b>											
<b>2.1</b>	Values and documents custodian service										AMD 300 (daily)
<b>2.2</b>	Gold custodian service fee refers to the gold collateral of repaid bank loans										AMD 1 000 (One-time)
<b>6. "INTERNET/MOBILE BANKING"</b>											
<b>1. Fee for service activation</b>											
<b>1.1</b>	Without provision of a password generating device - in case of receiving the password through SMS or software supported by OAUTH 2.0 protocol/										AMD 0
<b>1.2</b>	Provision of a password generating device/										AMD 7 000
<b>1.3</b>	Provision of an additional password generating device										
<b>1.4</b>	Provision of a password generating device in case of its loss or damage										
<b>2. Online opening of bank accounts</b>											
<b>2.1</b>	Account currency										AMD, US dollars, Euro, Russian rubles
<b>2.2</b>	Account opening and servicing										As per Clause 1 (Opening and servicing of bank accounts)
<b>3. Execution of transactions</b>											
<b>3.1. Transfers<sup>5</sup></b>											
<b>3.1.1</b>	Transfer from "AMIO BANK" CJSC Card or bank account to the Card (by card number)										0%
<b>3.1.2</b>	Transfer from Card or bank account to the Card of other bank of Armenia (by card number) <sup>10</sup>										0.5%
<b>3.1.3</b>	Customer's account to account transfer										AMD 0 At non-cash exchange rate in case of different currencies
<b>3.1.4</b>	Transfer from "AMIO BANK" CJSC card or bank account to another account in the same currency by account number or contact data										AMD 0
<b>3.1.5</b>	Transfer from a card or bank account to another bank account or to the RA state budget:										AMD 0 As per point 2.6 under the clause 3 ("Transfers") of this Fee schedule
	In Armenian dram										
	In US dollars and Euro										
<b>3.1.6</b>	Transfer from a bank account to a card or bank account of another bank in Armenia in AMD (ArcaPay transfers by phone number) <sup>10</sup>										Free until 31.12.2026 including Maximum amount per transaction – 400,000 AMD
<b>3.1.7</b>	From a card or bank account to a foreign currency bank account (in USD and EUR via the Central Bank of Armenia)										0.1%, minimum: 1 500 AMD, maximum: 15 000 AMD
<b>3.2 Payments*</b>											
<b>3.2.1</b>	Parking, including fines										AMD 0-1000
<b>3.2.2</b>	Tuition fee										AMD 30-500
<b>3.2.3</b>	Repayment of a loan in another bank										AMD 200-400
<b>3.2.4</b>	Other payments (Globbing, 4u.am, etc.)										0%-3%
*The amount of the commission charged for each payment is reflected in the Internet/Mobile Bank system at the time of payment. In the event that a commission is not reflected at the time of payment, no commission is charged for the transaction.											
<b>4 Provision of Statements</b>											
<b>4.1</b>	Ordering a statement on account/card/deposit balance via AMIO Mobile application /ARM/ENG/RUS/										AMD 1000
<b>5 Provision of a contract sample</b>											
<b>5.1</b>	Provision of a paper copy of the contract for products (deposit, card, account, etc.) issued through the AMIO Mobile application.										Free
<b>7. PENSION FUND SYSTEM</b>											
<b>1. Mediation of services provided to participants of funded pension system</b>											
<b>1.1</b>	Account opening										AMD 0
<b>1.2</b>	Making amendments to personal details of the participants										AMD 0
<b>1.3</b>	Accepting documents on the selection and (or) change of the fund by the participant, exchange of pension fund shares and other documents or information, and transfer thereof to the registrar of participants										AMD 0

<sup>10</sup>In case of cards provided within the frames of credit lines "ABB-Express0"/suspended/ and "ABB-AVIA"/suspended/ and "My ABB"/ suspended/ and "My ABB+" /suspended loan types/, this service is unavailable.

1.4	Receiving information on pension account from the registrar of participants and transfer thereof to the participant						AMD 0
<b>8. PAYMENT DEBIT CARD TERMS AND CONDITIONS<sup>11</sup></b>							
<b>1. For servicing pensions, periodic cash payments under other social security programs, and conscript cards<sup>12</sup></b>							
1.1	Terms of Service						
1.1.1	Card currency						AMD
1.1.2	Card issue Visa Classic or Mastercard Standard (card class may change depending on the Bank's decision) <sup>12</sup>						AMD 0
1.1.3	Card prompt issue (within 1 banking day, provision of a card from head office of "AMIO BANK" CJSC)						AMD 2 000
1.1.4	Card annual service fee						AMD 0
1.1.5	Non-decreasing card account balance						N/A
1.1.6	Receiving PIN-code in a PIN envelope or through sms						AMD 0
1.1.7	Card validity						5 years
1.1.8	Additional card issue						Unaccessible
1.1.9	Reissuance of the card upon expiry of the validity period						AMD 0
1.1.10	Card double issue for the same validity period in the event of card damage, access to card details by third parties, theft or loss thereof						AMD 500 (Free for the first case within a year, and the tariff defined in this point is charged for the subsequent cases of a year)
1.1.11	Sending short SMS messages on Card transactions (VAT incl.) <sup>13</sup>						AMD 5 per each SMS
1.1.12	Provision of statements and references						As per points 6,7 under clause 1 and as per Clause 2 (Provision of statements, references, powers of attorney) of This fee schedule
1.1.13	Annual interest rate accrued on an available positive account balance						0%
1.1.14	Account blocking						AMD 0
1.1.15	Card unblocking						AMD 0
1.1.16	Fee for each unreasonable claimed deal						AMD 0
1.1.17	Card closing						AMD 0
1.2	<b>Cash in/replenishment of funds</b>						
1.2.1	Card account replenishment						AMD 0
1.3	<b>Cash out/cash disbursement</b>						
1.3.1	Cash withdrawal at AMIO Bank ATMs and POSs						AMD 0
1.3.2	Cash withdrawal at other ArCa member bank ATMs and POSs						0.5%
1.3.3	Cash withdrawal in "AMIO BANK" CJSC branches without card from card account						0%
1.4	<b>Funds transfer</b>						
1.4.1	Transfer /conversion/ from Card account to account (within "AMIO BANK" CJSC, other banks of Armenia)						0.5%
	Transfer /conversion/ from Card account by card number in AMIO BANK's branches (within "AMIO BANK" CJSC, other banks of Armenia)						0.5%
1.4.2	Transfers via Internet/mobile banking						As per clause 6 of This fee schedule ("Internet/mobile banking" service)
1.5	<b>Transaction Limits</b>						
1.5.1	Maximum amount of a daily cash transactions at Bank's ATM						AMD 500 000
1.5.2	Maximum amount of each cash transaction (transactions for cash withdrawal at ATM)						AMD 200 000
1.5.3	Maximum number of daily transactions at Bank's ATMs (with no possibility of review)						5
1.5.4	Maximum amount and number of daily cash transactions (through POSs and without card from card account)						Without restriction
1.5.5	Maximum number and amount of daily non-cash transactions						Without restriction
<b>2. International payment cards Mastercard, VISA International cards</b>		<b>MC Standard Visa Classic</b>	<b>MC Gold Visa Gold</b>	<b>"MasterCard (Student)</b>	<b>VISA Platinum MC World<sup>14</sup></b>	<b>VISA Infinite MC World Elite</b>	
2.1	<b>Service Terms</b>						
2.1.1	Card issue						AMD 0
2.1.2	Card currency	AMD or USD or EUR or RUB	AMD or USD or EUR or RUB	AMD	AMD or USD or EUR or RUB	AMD or USD or EUR or RUB	AMD or USD or EUR or RUB
2.1.3	Card prompt issue (within 1 banking day, provision of an issued card from the head office of "AMIO BANK" CJSC)				AMD 5000		AMD 0
2.1.4	Card annual service fee	AMD 3 000	AMD 8000	AMD 2 000	AMD 18 000	AMD 90 000	

<sup>11</sup> These fees does not refer to cards provided within the payroll projects.

<sup>12</sup> The class of cards may be changed at the Bank's discretion.

<sup>13</sup> The Bank initially sets a transaction threshold of 5000 AMD, 10 USD, 10 EUR, 1000 RUB for the service, for which SMS messages are sent. The transaction threshold may be changed at the customer's request, but not less than 501 AMD, 1 USD, 1 EUR, 100 RUB.

2.1.5	Receipt of PIN code /one-time fee charged upon card issuance/	In case of receiving the PIN code via sms	AMD 0			
		In case of receiving the PIN code in a PIN envelope	AMD 1 000			
2.1.6	Card validity period	5 years				
2.1.7	Credit card non-decreasing balance requirement	N/A				
2.1.8	Provision of attached card (Mastercard Student card is not provided as an additional card)	Accessible 3 cards of the same category	Accessible 1 card of the same category and max 2 cards of a lower category	-	Accessible 1 card of the same category and max 2 cards of a lower category	
2.1.9	Annual service fee for each additional card	Visa Classic/Mastercard Standard – AMD 2 000	Visa Gold/Mastercard Gold – AMD 5 000  Visa Classic/Mastercard Standard/MC Student – AMD 2 000	-	Visa Platinum/Mastercard World – AMD 13 000 Visa Gold/Mastercard Gold – AMD 5 000 Visa Visa Infinite/MC World Elite - AMD 50 000 Visa Platinum/Mastercard World - AMD 13 000 Visa Gold/Mastercard Gold -AMD 5 000 Visa Classic/Mastercard Standard/MC Student – AMD 2 000	
2.1.10	Other terms and conditions of each additional card	According to the terms of the respective attached card type				
2.1.11	Provision of additional Mastercard Kids card	Accessible	Accessible	-	Accessible	
2.1.12	Annual interest rate accrued on an available positive account balance	0%				
2.1.13	Card issuance at the end of validity period	AMD 0				
2.1.14	Card double issue for the same validity period in the event of card damage, access to card details by third parties, theft or loss thereof	AMD 2 000		AMD 5 000	AMD 10 000	
2.1.15	Sending short SMS on card transactions (VAT incl.) <sup>13</sup>	AMD 15 for each incoming SMS	15 AMD per SMS			
2.1.16	Provision of statements and references	As per points 6,7 under clause 1 (Bank account opening and servicing) and as per Clause 2 (Provision of statements, references, powers of attorney and other documents) of this Fee schedule				
2.1.17	Card blocking	AMD 0				
2.1.18	Card unblocking (in case of wrong PIN enter three times)	AMD 1 000		AMD 0		
2.1.19	Card closing	AMD 0				
2.2	<b>Funds cash in<sup>16</sup></b>					
2.2.1	<i>Cash replenishment of card account at Bank cash register</i>	AMD	Up to AMD 100 000 (incl.) – AMD 300 <sup>8</sup> From AMD 100 000 to AMD 1mln (incl.) – AMD 200 <sup>8</sup> More than AMD 1 mln - Free			
		USD, EUR	AMD 0			
		RUB	1.5% min. AMD 500			
2.2.2	Replenishment of a card account at Bank ATMs or POSs in the premises of Bank	AMD 0				
2.3	<b>Provision of cash funds</b>					
2.3.1	Fee for cash withdrawal at AMIO BANK's ATMs	0% - daily <sup>16</sup> up to AMD 100 000 (incl.) in case of cash withdrawal 0.3% - daily <sup>16</sup> AMD 100 000 exceeding cash withdrawals				
2.3.2	Cash withdrawal from AMIO BANK's branches without card from card account or POSs					

<sup>14</sup> The issuance of new Mastercard Platinum cards is suspended and existing Mastercard Platinum cards continue to be serviced under unchanged conditions. In case of reissuance of a Mastercard Platinum card, the card type is changed to Mastercard World and the card service conditions are valid according to the conditions of the new card type.

<sup>15</sup> In case of non-cash replenishment / credit using a 16-digit card number, if the currency of the transferred amount differs from the currency of the card, the credited. A 2% commission is charged for depositing a 500 Euro banknote.

<sup>16</sup> The daily calculation is carried out 24 hours from the moment of the cash withdrawal transaction.

<sup>17</sup> A Mastercard Kids card can be issued for each child in addition to the main parent card. In case of several parent cards, the same child can be provided with several Mastercard Kids cards.

<sup>18</sup> From the card account through the Bank's ATMs, POS terminals, as well as by cardless transaction methods.

	In Armenian drams	0.5% min. AMD 200			1% min. AMD 200	
	In foreign currency				2% min. AMD 500	
2.3.3	Fee for cash withdrawal at other ArCa member banks' ATMs and POSs	1%				
2.3.4	Fee for cash withdrawal at other bank ATMs and POSs	1% min. AMD 1 500				
2.4	<b>Funds transfer<sup>4</sup></b>					
2.4.1	<b>Card account transfer to the account within bank's branches</b>					
	Intra-bank transfer in Armenian drams and foreign currency	0.1% min. AMD 100, max. AMD 20 000				
	Transfer within RA in Armenian drams	0.5% min. AMD 200, max. AMD 20 000				
	Interbank transfers within Armenia in foreign currency	0.1% min. AMD 3 000, max. AMD 20 000				
	Transfers in foreign currency outside RA	As per point 2.6 under clause 3 of this Fee schedule ("Transfers")				
	Transfer from card account in bank's branches by card number through "AMIO BANK" CJSC system, to other banks of RA	0.5%				
2.4.2	Transfers via Internet/mobile banking	As per clause 6 of this Fee schedule ("Internet/mobile banking" service)				
2.5	<b>Transactions Limits</b>					
2.5.1	Maximum amount of daily cash transactions via ATM					
	In case AMD card account	AMD 1 000 000	AMD 2 500 000	AMD 500 000	AMD 4 000 000	AMD 5 000 000
	In case of USD card account	USD 2 500	USD 6 000	-	USD 10 000	USD 15 000
	In case of EUR card account	EUR 2 500	EUR 6000	-	EUR 10 000	EUR 15 000
	In case of RUB card account	RUB 180 000	RUB 450 000	-	RUB 750 000	RUB 1 000 000
	Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM)					
2.5.2	In case of AMD card account	AMD 500 000	AMD 500 000	AMD 200 000	AMD 500 000	AMD 500 000
	In case of USD card account	USD 1 300 equivalent	USD 1 300 equivalent	-	USD 1 300 equivalent	USD 1 300 equivalent
	In case of EUR card account	EUR 1 300 equivalent	EUR 1 300 equivalent	-	EUR 1 300 equivalent	EUR 1 300 equivalent
	In case of RUB card account	RUB 90 000 equivalent	RUB 90 000 equivalent	-	RUB 90 000 equivalent	RUB 90 000 equivalent
2.5.3	Including maximum number of daily cash transactions via ATM	10	10	10	10	10
2.5.4	Including maximum number of daily cash transactions (through POSs and from card account without card)	Without restrictions				
2.6	<b>Other tariffs</b>					
2.6.1	Inclusion of card into international STOP-list (for 14 days in one region)	AMD 20 000				
2.6.2	Withdrawing a card from international STOP-list	AMD 0				
2.6.3	Fee for each unreasonably claimed deal:					
	In case of transactions made through ArCa ATMs and POSs	AMD 1 000				
	In case of transactions made through other banks' ATMs and POSs	USD 25 equivalent AMD				
2.6.4	Imaging cardholder photo on the reverse side (VAT incl.)	AMD 2 000	-			
2.6.5	Special travelling service (Access to Lounge Key rooms and other)	According to the service type and terms set by the Visa and Mastercard payment systems, depending on the type of card (available services, fees, terms thereof)				
2.7	Provision of a credit line to a customer's card	The credit line is provided to the customer's existing or new payment debit card, in accordance with the Bank's lending tariffs and terms. The terms of issuance and servicing of the card are in accordance with Section 8 ("Tariffs and terms of payment debit cards", unless otherwise provided by the lending terms.				

**3. Mastercard Kids card<sup>17</sup>**

3.1	Annual service fee for card servicing	AMD 1 000	For depositors under "AMIO BANK - Baby" deposit /the person in favour of which the deposit is made/ – AMD 0
3.2	Card currency	Currency of parent card	
3.3	Nondecreasing balance of card account	N/A	
3.4	Card issue at the end of card validity period	AMD 0	
3.5	Card double issue for the same validity period in the event of card damage or loss, access to card details by third parties	AMD 1 000	
3.6	<b>Maximum amount of daily transactions (cash<sup>19</sup> and cashless) (the limit is not subject to review)</b>		
3.6.1	In case of AMD card account	AMD 30 000	
3.6.2	In case of USD card account	USD 75	

3.6.3	In case of EUR card account	EUR 75
3.6.4	In case of RUB card account	RUB 5 500
3.7	Maximum amount of daily cash transactions <sup>18</sup> (the limit is not subject to review)	10
3.8	Maximum amount of daily cashless transactions	Without restrictions
3.9	Credit line availability	Inaccessible
3.10	Cardholder's age	6-14
3.11	Card validity period	5 years
3.12	Other card tariffs	As per tariffs for parent card

**9. SERVICE OF PAYMENT CARDS ISSUED BY OTHER BANKS**

<b>1.</b>	<b>Cash provision via POSs from "AMIO BANK" CJSC branches</b>	
1.1	In AMD	3% min. AMD 1 000
1.2	In foreign currency	3% min. AMD 2 000
<b>2.</b>	<b>Limit of one cash withdrawal from "AMIO BANK" CJSC ATMs</b>	
2.1	Cards of RA banks	AMD 400 000
2.2	Other banks' cards	AMD 150 000

- These rates also apply to agreements valid until 17.02.2026.
- Bank service tariffs are charged only in AMD.
- These tariffs refer to standard transactions performed by the Customer. In all cases, when the correspondent bank or the intermediary bank participating in the service of the transaction submits a demand for the payment of an additional commission or charges the Bank for the implementation of the transaction, the latter has the right to additionally charge this commission from the Customer's account in addition to the standard already paid by him.
- In the event any amendments or modifications are in the course of time made to the list of the services, as well as to the charges and rates applied thereon, the Bank shall duly notify Customers upon such through inquiry services available at the Bank's premises, through press releases and other mass media.