



Effective from 02.06.2026

The terms and conditions specified in the Information Bulletin may be subject to change at the time of transaction.

For more information: "AMIO BANK" CJSC,  
48 Nalbandyan, Yerevan 0010, RA,

Tel.: +(37410) 59 20 20

Website: [www.amiobank.am](http://www.amiobank.am), E-mail: [info@amiobank.am](mailto:info@amiobank.am)

### AMIO EXCLUSIVE

#### INFORMATION BULLETIN ON PACKAGE

PACKAGE CONNECTION AND SERVICE TERMS		
<b>Free package service condition</b>	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 30 million AMD or equivalent foreign currency. The calculation is made at the exchange rate set by the Central Bank of the Republic of Armenia for the given foreign currency on the day of the verification by the Bank	
	or	
	The average monthly turnover of the customer's accounts/cards with the Bank during the last 3 months must be at least 1,500,000 AMD or equivalent foreign currency	
	With the exception of:	
	-incoming transactions between the customer's accounts/cards,	
	-cash incoming transactions,	
	-incoming transactions of special bank accounts/cards (Social Security account (pensions, periodic benefits and other monetary payments), social package account, nominee account, state support account, lump sum payment account, etc.).	
<b>Package activation fee</b>	If the customer meets any of the above conditions	If the customer does not meet any of the above conditions
	<b>Free</b>	<b>20,700 AMD</b>
<b>Package service fee</b>	If the customer meets any of the conditions	If the customer does not meet any of the conditions
	<b>Free</b>	<b>20,700 AMD quarterly</b>

<b>Main terms of the package</b>	<p>The package is provided only to resident individual customers.</p> <p>Opening an Armenian dram bank account is mandatory for package activation. The customer must not have any overdue liabilities to the Bank (including receivables, overdrafts, etc.).</p> <p>Each customer can have 1 active package.</p>
<b>Procedure for charging commissions within the package</b>	<p>In case of absence of balance in the customer's AMD bank account, commissions within the framework of the package are charged from the customer'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 customer's accounts operating 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.</p> <p>Quarterly verification and charging of commissions within the framework of the package (in case of non-compliance with the conditions of free service of the package) are carried out 3 months after opening the package.</p>
<p>To activate a package, you need to visit any branch of the Bank or Nalbandyan Service Center, as well as apply via AMIO mobile application and the Bank's official website.</p> <p>To deactivate the package, you need to visit any branch of the Bank or Nalbandyan Service Center, as well as apply through the Amio mobile application.</p>	

### SERVICES INCLUDED IN PACKAGES

1. Bank account		
1.1	Currency	AMD, USD, EUR, RUB
1.2	Quantity	One account in each currency
1.3	Account opening and maintenance fee	Free
1.4	Cash deposit to the account in AMD at branch cash desks	Free
1.5	Procedure for opening, closing, and servicing accounts, and other terms and conditions	<a href="#">According to the basic (general) rules for opening accounts of AMIO Bank CJSC.</a>
2. Card		
2.1	Card type / card class	<b>Visa Infinite or Mastercard World Elite</b>
		<b>Visa Platinum or Mastercard World</b>
2.2	Currency	Armenian dram, US dollar, euro, Russian ruble
2.3	Quantity	1 card of each class, at the customer's choice, in their preferred currency
2.4	Annual service fee	Free

2.5	Cash deposit to the card account in AMD at branches	Free
2.6	Cash withdrawal from the Bank's ATMs	
	Up to AMD 1,000,000 per day	Free
	In case of exceeding AMD 1,000,000 per day	0.3% of the cash withdrawal amount
2.7	Cash withdrawal from ATMs of ArCa member banks	
	Up to AMD 150,000 per day	Free
	In case of exceeding AMD 150,000 per day	1% of the cash withdrawal amount
2.8	SMS notification fee	
	Transactions up to 500 AMD	<b>Not sent</b>
	In case the customer sets the minimum transaction threshold to 501-4,999 AMD	<b>10 AMD</b>
	For transactions of AMD 5,000 and above	<b>Free</b>
2.9	Terms and conditions for issuing, activating, blocking, reissuing, as well as using and other conditions of cards	<a href="#">In accordance with the General Terms and Conditions for Issuance and Servicing of Payment Cards of AMIO BANK</a>

## Benefits

### 3. Deposits

3.1	Preferential interest rates when making a deposit with the "Profitable" deposit type at the bank's branches and at the "Nalbandyan Service" center	+ 0.25% for deposits in AMD + 0.15% for deposits in USD + 0.10% for deposits in EUR and RUB
-----	--	---

### 4. Loans<sup>1</sup>

4.1	Mortgage loan	<b>-0.2% interest rate discount</b>
4.2	Car loan	
4.3	Loans provided to individuals secured by real estate and movable property. Property secured loan/consumer loan	
4.4	Loan/credit line secured by a deposit	<b>-0.5% interest rate discount</b>

### 5. Currency exchange

5.1	In the bank's branches and Nalbandyan Service Center, in case of exchanges involving AMD currency (minimum 400,000 AMD in case of AMD)	Bank exchange rates set at +/-0.5D (USD/EUR/GBP/CHF) and +/-0.05D (RUB)
-----	--	---

<sup>1</sup> Loans are provided in accordance with the loan terms and conditions, which you can find at the following link: <https://amiobank.am/loanshttps://amiobank.am/loans>

6. Insurance <sup>2</sup>		
6.1	Travel assistance insurance for those traveling abroad: 15 days per year	Free
6.2	Travel inconvenience insurance (luggage, flight delay and shopping insurance)	According to the terms of service provided by Visa/Mastercard payment systems <a href="#">Visa cards in Armenia   Visa Home - Mastercard Benefits - Armenia</a>
7. Concierge Service For Visa Platinum & Mastercard World cards		
7.1	International personal assistant / Chatbot Concierge service	Free
7.2	Virtual personal manager and 24/7 support availability	
8. Special Travel Services <sup>3</sup>		
8.1	Free access to airport business lounges	According to the terms of service provided by Visa/Mastercard payment systems
8.2	Fast Track service (priority expedited airport check-in process)	
8.3	Internet Roaming service	
9. Additional terms		
9.1	Provision of safe deposit boxes	<b>30% discount from the bank's current tariffs</b>
9.2	Issuance of standard references and statements	Free
9.3	Issuance of a power of attorney in the Bank's standard template form	
10. Service Benefits		
10.1	Personal manager	
10.2	Out of turn service at branches and "Nalbandyan" service center	

<sup>2</sup> Insurance services are provided by the Bank's partner insurance companies in accordance with their terms and conditions.

<sup>3</sup> The availability, scope and terms of services are determined by VISA/MasterCard payment and settlement organizations. The terms of the services provided may be changed by the organizations. You can familiarize yourself with their terms and promotions at the following links:

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

## IMPORTANT INFORMATION

- Other terms and conditions of accounts/cards opened within the framework of the Package, not provided for by this Information Bulletin, are set in accordance with the [service tariffs for services provided by "AMIO BANK CJSC" to resident individuals of the Republic of Armenia.](#)
- Other terms and conditions of services included in the Package are set in accordance with the terms and conditions of "AMIO BANK" CJSC for these services.
- Calculation and payment of interest on funds available in a bank/card account (hereinafter referred to as the Account or Deposit in accordance with the RA Law "On Attracting Bank Deposits"): The Bank calculates interest on a daily basis, based on the actual balance of the Account as of the end of each day. Moreover, the Bank calculates the interest rate for each day at a ratio of at least 1/365 of the established interest rate (and 1/366 for a leap year). The Bank credits (capitalizes) the calculated interest to the Account on a monthly basis, on the last day of each calendar month.
- The Bank returns the funds in the Account to the Customer upon his/her first request, in accordance with the terms of [the Basic \(General\) Rules for Opening and Servicing of Bank and Non-Objective Metal Accounts of "AMIO BANK" CJSC.](#)
- The Bank, being the tax agent of the Individual Depositor, makes deductions in accordance with the tax legislation of the Republic of Armenia. Income received from deposits is subject to taxation in the amount of 10% (ten percent) of the interest accrued on the Deposit.
- In case of transactions in a currency different from the account currency, the currency conversion is carried out at the non-cash exchange rate set by the Bank at the time of the transaction.
- The Customer is obliged to comply with the provisions of the RA legislation, [the main \(general\) rules for opening and servicing bank and non-material metal accounts of "AMIO BANK" CJSC](#), [the main \(general\) rules for issuing and servicing payment cards of "AMIO BANK" CJSC](#), the Package Service Agreement, the Application Agreement for joining the main (general) rules for opening and servicing bank and unallocated metal accounts, and the Application Agreement for issuing and servicing a Payment Card.
- Statement: The Customer's rights to dispose of the Account and the funds in it may be limited by a court decision based on an application submitted by the bodies ensuring the compulsory execution of judicial acts or tax authorities. Without the Customer's order, the seizure of funds from the account can be carried out based on an application submitted by the court decision of the bodies ensuring the compulsory execution of judicial acts and tax authorities. Moreover, the Customer is notified of the seizure of funds from his account via a short message (SMS) sent by the Bank.
- To open the package and perform operations, the Customer presents to the Bank an identity document and a public service number (PSN)/social card or a certificate of lack of the latter (PSN/social card is not required in case of presenting an identification card).

- In case of a change in the Customer's address or name (surname), change in the documents confirming the person (identity), as well as changes in other personal data provided by the Customer, the Customer is obliged to notify the Bank within 5 (five) business days in order to implement the necessary changes, moreover, the Customer is responsible for the consequences of not informing the Bank about the relevant changes within the above-mentioned period.
- During the opening, maintenance and/or termination of an account, based on the customer due diligence requirement set forth in the RA Law "On Combating Money Laundering and Financing of Terrorism", the "Know your customer" principle, the need to determine the Customer's US taxpayer status in accordance with the agreement signed with the US based on the "Foreign Account Tax Compliance Act (FATCA)", as well as taking into account other various circumstances, the Bank may request additional documents and information from the Customer.
- In accordance with the requirements of the Tax Code of the Republic of Armenia and the "Common Reporting Standard for the Automatic Exchange of Financial Account Information" (CRS), the Bank may collect and transfer certain information on the accounts and tax residency of non-resident clients to the State Revenue Committee of the Republic of Armenia. In case of failure to provide the required information to the Bank, the Bank will be forced to refuse (suspend) transactions with the Client's financial accounts in accordance with the requirements of the Tax Code of the Republic of Armenia, with the exception of transactions to transfer funds belonging to the Client to an account opened in the name of the Client in another financial institution or to provide funds to the Client in person.
- The Bank has the right to change the terms of service of the Package, the amount of annual interest paid on the positive balance of funds in the Account, as well as other terms of service of the Account, unless otherwise provided by the Account Agreement. Regarding changes to the terms of the contract, the rights, obligations, liability of the parties, their definition, amendment or termination, or any changes to the Bank's internal acts that have any impact on the contract during the term of the contract, which lead to a change in the annual percentage yield, the Bank shall notify the Customer in writing, through the communication method selected by the Customer with the Bank, at least 15 days prior to the date of the change, and in case the Bank unilaterally makes a change to other information subject to mandatory provision to the Customer, the information on the change shall be provided to the Customer in the manner preferred by the latter no later than 7 business days before the change enters into force after the decision on the corresponding change is made, except for the case of sending data to the credit bureau; in other cases, the change made to the specified information shall be provided to the Customer no later than 7 business days after the relevant change occurs and the Bank is informed. **THE CUSTOMER HAS THE RIGHT TO COMMUNICATE WITH THE BANK IN THE WAY OF HIS PREFERENCE: BY POSTAL OR ELECTRONIC. RECEIVING INFORMATION ELECTRONIC IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, FREE FROM THE RISK OF LOSS OF PAPER INFORMATION AND ENSURES CONFIDENTIALITY.**
- Your financial directory: <https://www.fininfo.am>

- **ATTENTION: "YOUR FINANCIAL DIRECTORY" IS AN ELECTRONIC SYSTEM THAT FACILITATES SEARCHING FOR, COMPARISON OF SERVICES OFFERED TO INDIVIDUALS AND CHOOSING THE MOST EFFECTIVE OPTION FOR YOU.**
- **You can find information about AMIO Mobile Banking [here](#).**

**Guaranteed deposit amounts:**

According to the RA Law "On Guaranteeing the Compensation of Bank Deposits of Individuals", the compensation of bank deposits (including funds available on the Account) of individuals (including individual entrepreneurs) in banks operating in the territory of the RA is guaranteed by the Deposit Compensation Guarantee Fund.

Both dram and foreign currency Deposits of the Client are guaranteed. The following amounts of guaranteed Deposits are defined by the Law:

if the Client has only dram bank deposits in the bank, then the amount of the guaranteed deposit is sixteen million Armenian drams.

if the Client has only foreign currency bank deposits in an insolvent bank, then the amount of the guaranteed deposit is seven million Armenian drams.

if the Client has dram and foreign currency bank deposits in an insolvent bank, and the amount of the dram bank deposit exceeds seven million Armenian drams, then only the dram deposit is guaranteed, up to sixteen million Armenian drams.

If the Customer has dram and foreign currency bank deposits in an insolvent bank, and the amount of his dram bank deposit is less than seven million Armenian drams, then the dram bank deposit is guaranteed in full and the foreign currency bank deposit is guaranteed in the amount of the difference between seven million drams and the compensated dram bank deposit.

All dram deposits of the Customer in the same bank are considered one deposit and all foreign currency deposits of the Customer in the same bank are considered one deposit.

If the Customer has a separate bank deposit in an insolvent bank and at the same time is the owner of a joint bank deposit invested in the same bank, then the sum of his separate bank deposit and his share in the joint bank deposit is guaranteed in the manner and amount prescribed by this Law.

If the Customer has a problematic liability towards an insolvent bank, then the amount subject to compensation is calculated based on the calculated positive difference between the bank deposit and the problematic liability in the manner and amount prescribed by this Law.

A bank deposit shall not be considered a guaranteed deposit:

- a) which belongs to the head of the given bank and (or) his family members.
- b) which belongs to a person with a significant stake in the given bank and (or) his family members.
- c) the owner (co-owner) of which has renounced the right of ownership to his share.
- d) which has been recognized as a monetary instrument obtained through criminal means in accordance with the procedure established by law and other legal acts, unless its owner proves otherwise.
- e) which has been invested in the given bank at an interest rate at least 1.5 times higher than the interest rate for similar bank deposits provided for in the offer to conclude a public contract by the given bank at the time of investment of the bank deposit.