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The terms and conditions specified in the information bulletin may be subject to change at the time of transaction execution.

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FAST MONEY TRANSFER SYSTEMS

INFORMATION BULLETIN

General Terms and Conditions for Fast Money Transfers (hereinafter "FMT") Systems

- Fast money transfers can be sent and received by both account holders and non-account holders who are individuals aged 18 and above.
- Regardless of the transfer currency, the commission fee is charged to the sender in AMD, calculated at the Central Bank of Armenia exchange rate at the time of the transaction.
To send a quick money transfer, it is necessary to:
 - Present an identity document
 - Provide the recipient's details
 - Sign the transfer confirmation form
 - Pay the transfer amount and the commission fee**To receive a quick money transfer, it is necessary to:**
 - Present an identity document
 - Provide the fast money transfer verification (unique) number
 - Specify the transfer currency and amount
 - Sign the transfer receipt confirmation form
- Preferential exchange rates apply for customers receiving transfers via fast money transfer systems.
 - US Dollar: Bank's non-cash purchase exchange rate at the time of the transaction + 2 AMD
 - Euro: Bank's non-cash purchase exchange rate at the time of the transaction + 2 AMD
 - Russian Ruble: Bank's non-cash purchase exchange rate at the time of the transaction + 0.05 AMD
- For each transfer/remittance/payment, the Bank provides the customer with a receipt confirming the execution of the transfer/remittance/payment.
- In order to comply with the requirements of the Law of the Republic of Armenia on Combating Money Laundering and Terrorism Financing, the Bank, for the purpose of proper customer due diligence, may request additional documents or other information from the customer based on the "Know Your Customer" (KYC) principle, as well as ask additional questions during verbal communication with the customer. For each money transfer sending/payment, the Bank provides the customer with a receipt confirming the execution of the transfer.
- **ATTENTION: "Your Financial Directory"** (www.fininfo.am) is an electronic system designed for individuals that facilitates searching and comparing offered services, as well as selecting the most effective option for you.

1. Provision of reference

1.1

Information regarding the account, account balance, and transactions performed with or without an account in the Bank's premises, via email, or through the internet/mobile banking system (including VAT):

1.1.1	In Armenian language	2 000 AMD
1.1.2	In Russian or English languages	3 500 AMD
1.1.3	Certificates regarding transactions received/sent via fast money transfer systems	5 000 AMD
1.2	Provision of certificates/information regarding account transactions, or transactions performed with or without an account, by post (including VAT)	Tariff 2.1 + postal service fee
2.	Provision of other certificates (including VAT)	5 000 AMD
3. Provision of copies of documents or contracts related to transactions performed with or without an account (including VAT):		
3.1	In the Bank's premises, via email, or through internet/mobile banking system	
3.1.1	Up to 1 year of limitation period	2 000 AMD
3.1.2	From 1 to 3 years of limitation period	5 000 AMD
3.1.3	Over 3 years of limitation period	10 000 AMD
3.2	By regular post	Tariff 3.1 + postal service fee
3.3	Delivery of transaction-related documents via DHL (up to 100 g) (including VAT)	40 000 AMD

- Dispute Resolution Procedure and Protection of Account Holder's Rights: Disputes and disagreements arising between the parties are resolved through negotiations between the parties, and in case of failure to reach such an agreement, in accordance with the procedure established by the legislation of the Republic of Armenia. The Bank examines the Customer's complaint-claim, if it was submitted within one year from the moment the Customer learned or could have learned about the violation of his rights. The Bank provides a final response to the complaint submitted by the Customer within 10 (ten) business days. If the Customer is not satisfied with the Bank's response, the latter may apply to the Financial System Ombudsman within six months, in accordance with the RA Law "On the Financial System Mediator", or apply to the court in accordance with the procedure established by law.
- In case of delay, non-performance or partial performance of payment and (or) transfer by the Bank, the Bank bears the liability established by the RA legislation.
- 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.
- ATTENTION: YOUR FINANCIAL DIRECTORY WWW.FININFO.AM IS AN ELECTRONIC SYSTEM THAT MAKES IT EASY TO SEARCH FOR, COMPARE, AND CHOOSE THE MOST EFFECTIVE OPTION FOR INDIVIDUAL SERVICES.
- During the provision of services, based on the customer due diligence requirement set forth in the RA Law "On Combating Money Laundering and Financing of Terrorism", the "Know your client" principle, the need to clarify the fact that the Customer is a US taxpayer 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 RA Tax Code and the "Common Reporting Standard for Automatic Exchange of Financial Account Information" (CRS), the Bank may collect and transfer certain information on the accounts and tax residency of non-

resident customers to the RA State Revenue Committee. In case of failure to provide the required information to the Bank, the Bank will be forced to refuse (suspend) transactions with the Customer's financial accounts in accordance with the requirements of the Tax Code of the Republic of Armenia, with the exception of transactions involving the transfer of funds belonging to the Customer to an account opened in the Customer's name at another financial institution or the provision of funds to the Customer in person.

- Transfers can also be made via the Bank's Internet or Mobile Banking systems, the terms, tariffs and procedure of which can be found in the "Remote Service" and "Transfers" sections of the Bank's website. Information on the Mobile Banking service can be found here.

UBPay

Terms			
Transfer Currency	Armenian Dram (AMD), Russian Ruble (RUB), US Dollar (USD), Euro (EUR)		
Payment Currency	Armenian Dram (AMD), Russian Ruble (RUB), US Dollar (USD), Euro (EUR)		
Minimum Amount per Transaction	– 1,000 AMD – 100 RUB – 2 ԱՄՆ USD/Euro		
Maximum Amount per Transaction	– 5,000,000 AMD – 500,000 RUB – 10,000 USD/Euro		
Monthly Limit for Total Transactions per Customer	– 20,000,000 AMD – 5,000,000 RUB – 50,000 USD/Euro		
Transfer Processing Time	– Up to 10 minutes		
Additional Information on the UBPay System Website	UBPay Money Transfers to and from Armenia – UBPAY		
Tariffs			
Country	Transfer currency	Receiving Currency	Commission Fee ¹
Within the Territory of the Republic of Armenia	Armenian Dram (AMD), Russian Ruble (RUB), US Dollar (USD), Euro (EUR)	Armenian Dram (AMD), Russian Ruble (RUB), US Dollar (USD), Euro (EUR)	1%
Russian Federation	Armenian Dram (AMD), Russian Ruble (RUB), US Dollar (USD), Euro (EUR)	Russian Ruble	1%
Greece/Cyprus	Euro	Euro	1.5%
Kazakhstan	US Dollar	US Dollar	1.8%
Uzbekistan	US Dollar	US Dollar	2%
Israel	US Dollar	US Dollar	2.2%

- Money transfers via the UBPay system are carried out in all branches of the Bank and the "Nalbandyan" service center.
- The maximum period for transferring/receiving funds is up to 10 minutes, except for cases when the Bank or the UBPay system performs additional checks or there are technical failures. Change, cancellation and return of transfer requirements
- The period set for receiving a money transfer is 180 days.

¹ In the case of long-term transfers, when the currency of the amount paid by the sender differs from the currency of the receipt, i.e. the system performs a conversion, no transfer commission is charged, regardless of the amount.

- The Bank makes changes to the transfer requirements within the period set by the System for receiving the transfer, without charging an additional commission fee.
- Changes to the requirements are allowed only in the personal data of the recipient.
- Cancellation of a money transfer can be initiated within 180 days following the transfer. Moreover, in case of submitting a cancellation application within 24 hours after the transaction, both the transferred amount and the commission paid by the sender are subject to refund, and in case of submitting a cancellation application after 24 hours and within 180 days, the commission charged from the sender is not subject to refund.
- An application for the return of funds may be submitted by the sender no earlier than 180 days and no later than 3 years from the date of transfer, if the recipient has not visited the relevant financial institution to receive the amount.
- The return of the transfer is carried out in accordance with the return application submitted by the sender and based on the sender's passport data, without charging an additional commission. In case of return of money transfers, the commission charged from the sender is not refunded.
- Change of validity conditions, transfer cancellation and return are carried out in accordance with the procedure established by the UBPAY system, which you can familiarize yourself with here: UBPAY money transfers to and from Armenia – UBPAY
- Change of validity conditions, transfer cancellation and return are subject to execution only in the case of not yet paid transfers, upon submission of the relevant application and the sender's identification document.
- In case of delay, non-execution or partial execution of a transfer made through the UBPAY payment system, the sender can contact the UBPAY service center by visiting the website <https://www.ubpay.am>.
- If the transferred funds have already been paid to the recipient, the Bank is not responsible for the return of the funds.
- In the event that the transferred funds are not received by the recipient within the period specified by the System, the Bank is not responsible for the return of the transferred funds.
- The Bank has the right to refuse to perform the transfer if it does not comply with the requirements of the RA legislation, its own or the cooperating organization's internal legal acts or international legislation, and is not responsible for the cooperating organization's refusal, suspension or freezing of the transaction, refund of the amount, failure to provide the amount to the beneficiary due to the application of sanctions, or the timing of the provision.
- The Bank is not responsible for losses arising in the event of a transfer based on incorrect data provided by the client.
- The Bank is not responsible for the consequences arising from the client providing the transfer verification number or a scanned copy of the documents to a third party.

Money Gram

Terms	
Transfer Currency	US Dollar (USD)
Payment Currency	US Dollar (USD), Euro (EUR)
Maximum Amount per Transaction	9,999 USD or 6,999 EUR
Transfer Processing Time	Up to 10 minutes

Tariffs	
Transfer Amount (USD)	Commission (USD)
Belarus, Kazakhstan, Uzbekistan, Kyrgyzstan	
0.01 - 100.00	3
100.01 - 200.00	5
200.01 - 300.00	7
300.01 - 400.00	9
400.01 - 500.00	11
500.01 - 750.00	15
750.01 - 1 000.00	20
1 000.01 - 1 500.00	29
1 500.01 - 2 000.00	38
2 000.01 - 2 500.00	47
2 500.01 - 3 000.00	56
3 000.01 - 3 500.00	65
3 500.01 - 4 000.00	74
4 000.01 - 4 500.00	84
4 500.01 - 5 000.00	93
5 000.01 - 5 500.00	96
5 500.01 - 6 000.00	100
6 000.01 - 6 500.00	110
6 500.01 - 7 000.00	120
7 000.01 - 10 000.00	140
Ukraine, Georgia, Moldova, Turkey, Egypt, Philippines, India, Poland, Israel	
0.01 - 250.00	2
250.01 - 10 000.00 USD	0.8% of the transferred amount
Other foreign countries	
0.01 - 100.00	13
100.01 - 250.00	21
250.01 - 400.00	25
400.01 - 600.00	33
600.01 - 800.00	41
800.01 - 1 000.00	51
1 000.01 - 1 200.00	61
1 200.01 - 1 800.00	76
1 800.01 - 2 500.00	101
2 500.01 - 5 000.00	151
5 000.01 - 7 500.00	226
7 500.01 - 10 000.00	301
European countries	
0.01 - 200.00	3
200.01 - 10 000.00	1.8% of the transferred amount

- Money transfers via the Money Gram system are carried out in all branches of the Bank and at the “Nalbandyan” service center.
- The maximum period for transferring/receiving funds is up to 10 minutes, except for cases when the Bank or the Money Gram system carries out additional checks or there are technical failures.
- Change, cancellation and return of transfer terms

- The sent transfer can be paid in the Money Gram system within 90 days, moreover, during the first 45 days it is available for payment, and during the next 45 days, permission from the MoneyGram system service center is required to pay the transfer. After 90 days, the transfer payment becomes unavailable and the sender must contact the MoneyGram call center at the following link [callmoneygram.com/moneygram](https://www.moneygram.com/moneygram).
- Change of transfer terms is carried out by the Bank within the period specified by the System for receiving the transfer, without charging an additional commission fee.
- Changes to the terms and conditions are only permitted in the recipient's personal data.
- In case of typos in the recipient's name, if the amount to be received does not exceed 5,000 USD or its equivalent in another currency, the payment can be made with up to 3 (inclusive) typos, if the typos do not result in a change in the last name, first name and gender. Payment of an amount exceeding 5,000 USD and its equivalent in another currency with any typos is prohibited. In such a case, the client is advised to contact the sender of the transfer and clarify the transfer data: the recipient's name, last name, patronymic
- Transfer cancellation is made without charging an additional commission fee. Transfer cancellation can be initiated within 90 days following the transfer. Moreover, in case of submitting a cancellation request, both the transferred amount and the commission fee paid by the sender are subject to refund.
- Transfer reversal is carried out without charging additional commission. In case of reversal of money transfers, the commission charged to the sender is not subject to refund.
- Change of validity conditions, transfer cancellation and return are subject to execution only in case of not yet paid transfers, upon submission of the relevant application and the sender's identity document.
- In case of delay, non-execution or partial execution of a transfer made through the Money Gram payment system, the sender can contact the Money Gram service center by visiting the website <https://www.moneygram.com/>.
- In case of cancellation or return of a transfer made through the system, the amount is provided to the sender only after the intermediary bank returns it to the Bank. As a rule, the amount is returned within 3 banking days, but the final deadline depends on the terms of settlements by the intermediary bank
- If the transferred funds have already been paid to the recipient, the Bank is not responsible for the return of the amount
- In case the recipient does not receive the transferred funds within the time limit set by the System, the Bank is not responsible for the return of the transferred funds.
- The Bank has the right to refuse the transfer if it does not comply with the requirements of the RA legislation, its own or the cooperating organization's internal legal acts or international legislation, and is also not responsible for the cooperating organization's refusal, suspension or freezing of the transaction, return of the amount, failure to provide the amount to the beneficiary due to the application of sanctions, or the timing of the provision. The Bank is not responsible for losses arising in the event of a transfer being made with incorrect data provided by the client.
- The Bank is not responsible for the consequences arising from the client providing the transfer verification number or a scanned copy of the documents to a third party.

Ria Money Transfer

Transfer Currency	US Dollar (USD), Euro (EUR)
Payment Currency	US Dollar (USD), Euro (EUR)
Maximum Amount per Transaction	5,000 US Dollar
Monthly Maximum Limit per Customer	5,000 US Dollar
Annual Maximum Limit per Customer	30,000 US Dollar
Transfer Processing Time	Up to 10 minutes
Additional Information on the RIA system website:	http://www.riafinancial.com/

Tariffs	
Transfer Amount (USD/EUR)	Commission (USD/EUR)
Ukraine, Georgia, Moldova, Greece, Israel, Kazakhstan, Uzbekistan, Kyrgyzstan, Tajikistan	
0.01 - 5,000.00	0.9% of the transferred amount, minimum 2 USD/EUR
India, Nepal, Bangladesh, Pakistan, Bhutan, Maldives, Afghanistan, Sri Lanka	
0.01 - 5,000.00	1.7% of the transferred amount, minimum 3 USD/EUR
Albania, Argentina, Austria, Belgium, Bolivia, Bosnia and Herzegovina, Brazil, Bulgaria, Colombia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Dominican Republic, Ecuador, Estonia, Finland, France, Germany, Gibraltar, Guatemala, Honduras, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Mongolia, Montenegro, Netherlands, North Macedonia, Norway, Panama, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom, Venezuela	
0.01 - 5,000.00	1.8% of the transferred amount, minimum 3 USD/EUR
Philippines, Indonesia, Malaysia, Singapore, Thailand, Vietnam, Myanmar, Cambodia, Laos, Brunei, Timor-Leste	
0.01 - 5,000.00	1.8% of the transferred amount, minimum 5 USD/EUR
USA and Canada	
0.01 - 5,000.00	2% of the transferred amount, minimum 4 USD/EUR
Other countries	
0.01 - 5,000.00	3% of the transferred amount, minimum 6 USD/EUR

- Money transfers through the RIA system are carried out in all branches of the Bank and the "Nalbandyan" service center.
- The maximum period for transferring/receiving funds is up to 10 minutes, except for cases when the Bank or the Ria Money Transfer system performs additional checks or there are technical failures. Change, cancellation and return of transfer requirements
- The period set for receiving a money transfer is 21 days
- The Bank makes changes to the transfer requirements within the period set by the System for receiving a transfer, without charging an additional commission fee
- Changes to the requirements are allowed only in the personal data of the recipient.
- Cancellation of a money transfer can be initiated within 21 days following the transfer, without charging an additional commission fee. Moreover, in case of submitting a

cancellation application within 24 hours after the transaction, both the transferred amount and the commission paid by the sender are subject to refund, and in case of submitting a cancellation application after 24 hours and within 21 days, the commission charged from the sender is not subject to refund.

- The transfer is returned without charging an additional commission. In case of returning money transfers, the commission charged from the sender is not subject to refund.
- Changing the terms of validity, cancellation of the transfer and return are subject to execution only in the case of not yet paid transfers, upon submission of the relevant application and the sender's identification document.
- In case of delay, non-execution or partial execution of a transfer made through the RIA payment system, the sender can contact the RIA service center by visiting the website <https://www.riamoneytransfer.com/>.
- If the transferred funds have already been paid to the recipient, the Bank is not responsible for the return of the funds.
- In the event that the recipient does not receive the transferred funds within the time period specified by the System, the Bank is not responsible for the return of the transferred funds.
- The Bank has the right to refuse the transfer if the latter does not comply with the requirements of the RA legislation, its own or the cooperating organization's internal legal acts or international legislation, and is also not responsible for the cooperating organization's refusal, suspension or freezing of the transaction, return of the funds, failure to provide the funds to the beneficiary due to the application of sanctions, or the timing of the provision.
- The Bank is not responsible for losses arising in the event of a transfer being made with incorrect data provided by the client.
- The Bank is not responsible for the consequences arising from the client providing the transfer verification number or a scanned copy of the documents to a third party.

INTELEXPRESS

Terms	
Transfer Currency	US Dollar (USD), Euro (EUR)
Payment Currency	US Dollar (USD), Euro (EUR)
Maximum Amount per Transaction	30,000 USD, 10,000 Euro
Transfer Processing Time	Up to 10 minutes
Additional Information on the UBPAY system website: UBPAY Money Transfers	http://www.inteliexpress.com/

Tariffs			
Country	Transfer Currency	Receiving Currency	Commission Fee
Georgia	Armenian Dram (AMD), US Dollar (USD), Euro (EUR)	US Dollar (USD), Euro (EUR), Georgian Lari (GEL)	1% of the transferred amount
Ukraine	Armenian Dram (AMD), US Dollar (USD), Euro (EUR)	US Dollar (USD), Euro (EUR)	1% of the transferred amount
Moldova	Armenian Dram (AMD), US Dollar (USD), Euro (EUR)	US Dollar (USD), Euro (EUR), Moldovan Leu (MDL)	1% of the transferred amount
Uzbekistan	US Dollar (USD), Euro (EUR)	US Dollar (USD)	1% of the transferred amount
Albania	Euro	Euro (EUR)	2% of the transferred amount, minimum 5 EUR

Greece, Cyprus, Israel	US Dollar (USD), Euro (EUR)	Euro (EUR)	1.5% of the transferred amount	
Spain, Italy	US Dollar (USD), Euro (EUR)	Euro (EUR)	1.8% of the transferred amount	
Switzerland	Euro (EUR)	Swiss Franc (CHF)	1.8% of the transferred amount	
Nepal	US Dollar (USD), Euro (EUR)	Nepalese Rupee (NPR)	1.50% of the transferred amount, minimum 5 USD	
India, Bangladesh, Indonesia, Philippines, Sri Lanka United States China, Canada Georgia Ukraine	US Dollar (USD), Euro (EUR)	Local Currency of the respective country	Amount	Currency US Dollar (USD) / Euro (EUR)
			0 – 1000	5
			1000.01 – 1250	25
			1250.01 – 1500	30
			1500.01 – 1750	35
			1750.01 – 2000	40
Moldova	US Dollar (USD)	US Dollar (USD)	3% of the transferred amount, minimum 3 USD	
Uzbekistan	US Dollar (USD), Euro (EUR)	The currency of the respective country	10 USD / EUR	
Albania	US Dollar (USD), Euro (EUR)	US Dollar (USD), Euro (EUR), Vietnamese Dong (VND)	Amount	Currency US Dollar (USD) (USD) / Euro (EUR)
			0 – 200	5
			200.01 – 300	8
			300.01 – 400	11
			400.01 – 500	13
			500.01 – 750	16
			750.01 – 1000	22
			1000.01 – 1250	25
			1250.01 – 1500	30
			1500.01 – 1750	35
			1750.01 – 2000	40

- Money transfers via the INTELEXPRESS system are carried out in all branches of the Bank and at the "Nalbandyan" service center.
- The maximum period for transferring/receiving funds is up to 10 minutes, except for cases when the Bank or the INTELEXPRESS system performs additional checks or there are technical failures. Change, cancellation and refund of transfer terms
- The Bank changes the transfer terms within the time period specified by the System for receiving the transfer, without charging an additional commission fee.
- Changes to the terms are permitted only in the personal data of the recipient.
- Cancellation of the transfer is carried out within the time period specified by the System, without charging an additional commission fee.
- Refund of the transfer is carried out within the time period specified by the System, without charging an additional commission fee. In case of refund of money transfers, the commission fee charged from the sender is not subject to refund.
- Change of validity conditions, cancellation of transfer and return are subject to execution only in case of not yet paid transfers, upon submission of the relevant application and the sender's identification document.
- In case of delay, non-execution or partial execution of a transfer made through the INTELEXPRESS payment system, the sender may contact the INTELEXPRESS service center by visiting the website <https://inteliexpress.com/>.

- If the transferred funds have already been paid to the beneficiary, the Bank is not responsible for the return of the funds.
- In case the beneficiary does not receive the transferred funds within the period specified by the System, the Bank is not responsible for the return of the transferred funds.
- The Bank has the right to refuse to perform the transfer if it does not comply with the requirements of the RA legislation, its own or the cooperating organization's internal legal acts or international legislation, and is not responsible for the cooperating organization's refusal, suspension or freezing of the transaction, refund of the amount, failure to provide the amount to the beneficiary due to the application of sanctions, or the timing of the provision.
- The Bank is not responsible for losses arising in the event of a transfer based on incorrect data provided by the client.
- The Bank is not responsible for the consequences arising from the client providing the transfer verification number or a scanned copy of the documents to a third party.