Effective of 01.10.2026
as per AMIO BANK CJSC
Executive Board decision

Tariffs for Services Provided by "AMIO BANK" CJSC to Non-Resident Individuals

1.	**Opening and Maintenance of Bank Accounts**	
1.1	**Account Opening and Maintenance**	
1.1.1	Account Opening (regardless of the number of accounts)	15 000 AMD (one-time)[1]
1.1.2	Annual Account Maintenance Fee (for each account)	15 000 AMD
1.1.3	Annual Account Maintenance Fee for Accounts Opened under a Package[2]	50 000 AMD
2.	**Currency transfers (outside Armenia)** [3]	
2.1	"**OUR**" [4]	
	In US dollars, euros, Russian rubles and other freely convertible currencies [5]	1%, minimum AMD 10,000, maximum AMD 400 million.
2.2.1	By **"GOUR"** option[6]	In addition to the "OUR" tariff, an additional AMD 10,000 is charged.
3.	**Retrieval, return, change of T&Cs of a completed transfer, cancelling a non-conducted transfer**	
3.1	In AMD	AMD 3 000
3.2	In USD, EUR and other freely convertible currency	AMD 40 000
3.3	In RUB	AMD 40 000
3.4	Cancelling a non-conducted transfer	Free of charge
4.	**Postal services**	
4.1	Delivery of Documents Related to Transactions Conducted at the Bank (up to 100 g): depending on the country (including VAT)	45 000 AMD
5.	**Cash operations**	
5.1	Crediting cash funds to client's account	
	AMD	Up to and including AMD 100,000 – AMD 300[7] AMD 100 000 - AMD 1 mln PA – AMD 200 [7] Over AMD 1 million – free of charge
	USD	0%
	Euro[8]	0%
	RUB[9]	10% of the deposited amount, minimum AMD 1,000
	Pound sterling	3% of the deposited amount
	Swiss frank	3% of the deposited amount
5.2	Cash Account Top-Up via a Payment Terminal Located on the Bank's Premises	0 AMD
5.3	Withdrawal of Cash Funds Deposited into the Customer's Account	
	In Armenian Drams (AMD), US Dollars (USD), and other freely convertible foreign currencies	0%
5.4	Withdrawal of Non-Cash Funds Credited to the Customer's Account	
	AMD	0.5%, min. AMD 500
	USD	3%, min. AMD 1 000
	Euro	3%, min. AMD 1 000
	RUB	0.5%, min. AMD 1 000
	Pound sterling	1%
	Swiss frank	1%
6.	**International plastic Cards**	

1 The fee is charged upon opening the first account/card.

*2*The package includes one account each in Armenian Drams (AMD), US Dollars (USD), Euros (EUR), and Russian Rubles (RUB).

3 If the transfer has not been successfully completed due to reasons beyond the Bank's control or due to incorrect/incomplete information provided by the Customer, the commission fee charged to the Customer for the transfer is non-refundable (except in cases where the transfer details provided by the Customer were filled in incorrectly due to the Bank's fault). Moreover, the Bank has the right, without obtaining additional consent from the Customer, to independently select the transfer route and the correspondent bank, in cases where the latter is not specified in the transfer details provided by the Customer.

4 "OUR" option means that intermediary bank charges are borne by both the ordering customer and the beneficiary.

5 An additional commitment fee of the intermediary bank is charged for transfers in another freely convertible currency

6 *The "GOUR" option means that the Bank bears the fees of the correspondent and all intermediary banks.

7 Except for payments made for Bank services and funds credited for the purpose of placing a deposit.

8 A 2% commission fee applies to the acceptance of EUR 500 denomination banknotes.

9 On the transaction date, the Bank may apply a more favorable tariff.

MasterCard, VISA International cards [10]			MC Standard Visa Classic	MC Gold Visa Gold	VISA Platinum MC World [11]	VISA Infinite MC World Elite
6.1	**Terms of maintenance**					
6.1.1	Account opening /regardless of the number of accounts/		AMD 15 000 AMD (one-time fee) [12]			
6.1.2	Card currency		AMD, USD, EUR, RUB			
6.1.3	Card issue (within one banking day)		AMD 0			
6.1.4	Annual card maintenance fee (including the cost of the PIN envelope)	Non-Premium Customer	AMD 25 000	AMD 50 000	AMD 75 000	AMD 150 000
		Premium Customer			Free of charge[15]	
6.1.5	Attached card issue		Max 3 cards of the same category can be provided	1 card of the same category and max 2 cards of a lower category can be provided	1 card of the same category and max 2 cards of a lower category can be provided	1 card of the same category and max 2 cards of a lower category can be provided
6.1.6	Annual Service Fee for Each Attached Card		Visa Classic/Mastercard Standard - 8 000 AMD	Visa Gold/Mastercard Gold - 18 000 AMD Visa Classic/Mastercard Standard– 8 000 AMD	Visa Platinum/Mastercard World - 33 000 AMD Visa Gold/Mastercard Gold - 18 000 AMD Visa Classic/Mastercard Standard– 8 000 AMD	Visa Infinite/MC World Elite - 75 000 AMD Visa Platinum/Mastercard World - 33 000 AMD Visa Gold/Mastercard Gold - 18 000 AMD Visa Classic/Mastercard Standard– 8 000 AMD
6.1.7	Card Validity Period		5 years			
6.1.8	Minimum Required Balance on the Card Account		Not defined			
6.1.9	Annual Interest Rate Paid by the Bank on the Positive Cash Balance Available in the Customer's Card Account		0%			
6.1.10	Card Unblocking (in case of entering an incorrect PIN code 3 times)		2 000 AMD			
6.2	**Cash credit of funds** [13]					
6.2.1	Cash Top-Up of the Card Account at the Cash Desk of "AMIO BANK" CJSC					
6.2.2	AMD		Up to and including AMD 100,000 – AMD 300 [7] From AMD 100,000 up to and including AMD 1 million – AMD 200 [7] Over AMD 1 million – free of charge			
6.2.3	USD, Euro		Free			
6.2.4	RUB		2%, minimum AMD 1,000			
6.2.5	Cash in to card account via Bank ATM or payment terminal located in the premises of the Bank		Free			
6.3	**Cash provision of funds**					
6.3.1	Cash withdrawal from ATMs of "AMIO BANK" CJSC		2%, minimum AMD 2,000			
6.3.2	Cash Withdrawal via POS Terminal at "AMIO BANK" CJSC Branches:					
	In Armenian Drams		2%, minimum AMD 2,000			
	In Foreign Currency		3%, minimum AMD 3,000			
6.3.3	Cash Withdrawal from a Card Account Without Using a Card at "AMIO BANK" CJSC Branches:					
	In Armenian Drams		2%, minimum AMD 2,000			

[10] For international foreign currency transactions made with cards, a 2% commission fee applies (except for transactions made in EUR).
[11] 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.
[12] he fee is charged upon opening the first account/card.
[13] In the case of a non-cash top-up/credit using the 16-digit card number, if the currency of the transferred amount differs from the card currency, the credited amount is converted into the card currency at the Bank's applicable exchange rate as of the settlement date.

	In Foreign Currency	3%, minimum AMD 3,000			
6.3.4	Provision of cash at ATMs and cashing outlets of ArCa member banks	2%, minimum AMD 2,000			
6.3.5	Provision of cash at ATMs and cashing outlets of other banks	3%, minimum AMD 3,000			
6.4	**Funds transfer**[3]				
6.4.1	Transfer from a card account to account number in the Bank branches				
6.4.2	Intra-bank and bank-to-bank transfers in AMD and foreign currency within Armenia	2%, minimum AMD 2,000			
6.4.3	Transfer within the Republic of Armenia in Armenian Drams	2%, minimum AMD 2,000			
6.4.4	Interbank Transfer within the Republic of Armenia in Foreign Currency	2%, minimum AMD 2,000			
6.4.5	In foreign currency outside Armenia	As per para. 2 of these tariffs (currency transfers (outside Armenia))			
6.4.6	Transfer by Card Number at Bank Branches (within the "AMIO BANK" CJSC system and to other banks in the Republic of Armenia)	2%, minimum AMD 2,000			
6.4.7	Transfer from a Card/Card Account to a Card of Another Bank (by Card Number) via Internet/Mobile Banking System	2%, minimum AMD 2,000			
6.4.8	Transfer from a Card Account to an Account Number via Internet/Mobile Banking System:				
	Within the "AMIO BANK" CJSC system (including transfers by card number within the Bank's system)	0%			
	In Armenian Drams (AMD) or foreign currency to other banks in the Republic of Armenia	2%, minimum AMD 2,000			
	In foreign currency outside the Republic of Armenia	As per para. 2 of these tariffs (currency transfers (outside Armenia))			
6.5	**Transactions limit**				
6.5.1	Maximum amount of daily cash transactions via ATM				
	AMD card account	1 000 000 AMD	2 500 000 AMD	4 000 000 AMD	5 000 000 AMD
	USD card account	2 500 USD	6 000 USD	10 000 USD	15 000 USD
	EUR card account	2 500 EUR	6 000 EUR	10 000 EUR	15 000 EUR
	RUB card account	180 000 RUB	450 000 RUB	750 000 RUB	1 000 000 RUB
6.5.2	Maximum Amount of Each Cash Transaction (for cash withdrawal transactions via ATM using a card)				
	For a card account in Armenian Drams (AMD)	AMD 500,000	AMD 500,000	AMD 500,000	AMD 500,000
	For a card account in US Dollars (USD)	Equivalent to USD 1,300	Equivalent to USD 1,300	Equivalent to USD 1,300	Equivalent to USD 1,300
	For a card account in Euros (EUR)	Equivalent to EUR 1,300	Equivalent to EUR 1,300	Equivalent to EUR 1,300	Equivalent to EUR 1,300
	For a card account in Russian Rubles (RUB)	Equivalent to RUB 90,000	Equivalent to RUB 90,000	Equivalent to RUB 90,000	Equivalent to RUB 90,000
6.5.3	Maximum Number of Daily Cash Transactions via ATM	10			
6.5.4	Maximum Amount of Daily Cash Transactions (via POS Terminal and Without Using a Card from the Card Account)	No restrictions			
6.6	**Activation of SMS service (VAT incl.)**				
6.6.1	Sending Short Messages (SMS) Regarding Card Transactions (including VAT)[14]	AMD 100 for each incoming SMS			

[14] 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.

15 The tariff becomes effective on **30 September** and applies to **new cards issued on or after this date**.

• These tariffs also apply to agreements effective before 01.10.2026.

• Fees for services provided by the Bank are charged only in Armenian Drams (AMD).

• These tariffs apply to standard transactions performed by the Customer. In all cases where a correspondent bank or an intermediary bank involved in servicing the transaction requires payment of an additional fee or charges such fee from the Bank, the Bank reserves the right to additionally charge such fee from the Customer's account, in addition to the standard commission fee already paid by the Customer.

• The presented tariffs, rates, and list of services may be subject to change over time. Customers will be informed thereof through the information service available at the Bank, press publications, or other mass media channels.

• Depending on the principles of classification of corporate customers applied by the Bank, Customers may be offered other tariffs. The establishment of different tariffs for individual Customers is carried out in accordance with the relevant agreement.

• Other conditions shall be governed by the "Tariffs for Services Provided to Individuals by 'AMIO BANK' CJSC."