

| Bank accounts of legal entities and individual entrepreneurs |                                                                                                                                        |                                                         |                |
|--------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------|
| 1.                                                           | Maintenance of a bank account                                                                                                          |                                                         |                |
| 1.1                                                          | Fee for the opening of a bank account                                                                                                  | AMD 0                                                   |                |
| 1.2                                                          | Fee for annual maintenance of a bank account <sup>1</sup> (except for credit accounts)                                                 | AMD 5,000                                               |                |
| 1.3                                                          | Fee for closing the client's account                                                                                                   |                                                         |                |
| 1.3.1                                                        | Based on the client's application                                                                                                      | AMD 0                                                   |                |
| 1.3.2                                                        | Without the client's application <sup>2</sup>                                                                                          | AMD 2,500                                               |                |
| 1.3.3                                                        | Other services (as per the client)                                                                                                     | contractual                                             |                |
| 1.3.4                                                        | Provision of standard checkbook                                                                                                        | AMD 0 <sup>3</sup>                                      |                |
| 1.4                                                          | SMS notification on movement and balance of a bank account (including deposit and credit accounts), per each message                   | AMD 30 <sup>3</sup>                                     |                |
| 2.                                                           | Bank account balance                                                                                                                   |                                                         |                |
| 2.1.                                                         | Minimum bank account balance                                                                                                           | Not required                                            |                |
| 2.2.                                                         | Annual interest rate to the daily balance of the account                                                                               | AMD                                                     | Other currency |
|                                                              |                                                                                                                                        | 0%                                                      | 0%             |
| 3.                                                           | Information services                                                                                                                   |                                                         |                |
| 3.1.                                                         | Provision of bank account statements (including deposit and credit accounts) for a period up to 1 month                                | AMD 0 <sup>3</sup>                                      |                |
| 3.2                                                          | Provision of bank account statements (including deposit and credit accounts) at the client's request, for a definite period            |                                                         |                |
| 3.2.1                                                        | for a period from 2 to 12 months inclusive (per each statement of each account)                                                        | AMD 2,000 <sup>3</sup> + postage <sup>4</sup> (if any)  |                |
| 3.2.2                                                        | for a period over 12 months (per each statement of each account)                                                                       | AMD 3,000 <sup>3</sup> + postage <sup>4</sup> (if any)  |                |
| 3.3.                                                         | Provision of references                                                                                                                |                                                         |                |
| 3.3.1                                                        | Standard references in Armenian/English <sup>5</sup>                                                                                   | AMD 2,000 <sup>3</sup> + postage <sup>4</sup> (if any)  |                |
| 3.3.2                                                        | Non-standard references and similar payment documents in Armenian/English (according to the client's written application) <sup>6</sup> | AMD 5,000 <sup>3</sup> + postage <sup>4</sup> (if any)  |                |
| 3.4                                                          | Preparation and provision of replies to audit inquiries to organizations                                                               | AMD 10,000 <sup>3</sup> + postage <sup>4</sup> (if any) |                |

<sup>1</sup> In the event of having more than one AMD or more than one foreign currency account, the maintenance fee shall be charged only for one AMD and one foreign currency account. The account maintenance fee shall be charged as a lump sum, per 12-month period.

<sup>2</sup> In the event of zero transactions on all the client accounts for 12 months consecutively, the account shall become non-operational and the Bank shall charge a commission in the amount of AMD 2,500 and shall close the client's accounts in case of a zero balance thereon. Moreover, once the account becomes non-operational, the maintenance fee specified in 1.2 hereof shall no longer be charged. The settlement of the maintenance fee shall be re-established provided the lien with zero flow is eliminated, and the account shall thus become active.

<sup>2.1</sup> In the absence of sufficient funds in the client's accounts, the Bank shall charge a fee in the amount of the current account balance(s).

<sup>2.2</sup> Whenever the existing balance in the accounts is above AMD 2,500, an amount of AMD 2,500 shall be charged, with the monthly fee being AMD 1,000 for the subsequent non-operational period starting in the 13th month.

<sup>3</sup> Tariffs include Value Added Tax (VAT).

<sup>4</sup> The postage shall apply to delivery of documents outside the RA territory.

<sup>5</sup> Standard form references of the Bank imply references on the bank account balance, the absence of an account, credit liabilities and the absence thereof.

<sup>6</sup> Non-standard references of the bank imply references other than those specified by the Bank.

<sup>1</sup>Timeframes for the issuance and performance of assignments are subject to transfer tariffs and terms