Annual Interest Rates of STANDARD Deposit for Legal Entities and IEs

Without replenishment and with end-of-term payment of interest

Term	AMD	**USD**	**EUR**	**RUB**
	From 1 mln to 250 mln inclusive	From 3 thousand to 500 thousand inclusive	From 3 thousand to 250 thousand inclusive	From 100 thousand to 8 mln inclusive
31 - 59 days	5.75%			
60 - 90 days	6.00%			2.00%
91 - 120 days	6.75%	0.35%		2.50%
121 - 150 days	7.00%	0.55%	0.30%	2.70%
151 - 180 days	7.25%	0.75%	0.50%	3.00%
181 - 270 days	7.75%	2.00%	0.55%	3.50%
271 - 366 days	7.75%	2.24%	0.60%	4.00%
367 - 549 days	**8.00%**	**2.25%**	**0.80%**	**5.00%**

Without replenishment and with quarterly payment of interest

Term	AMD	**USD**	**EUR**	**RUB**
	From 1 mln to 250 mln inclusive	From 3 thousand to 500 thousand inclusive	From 3 thousand to 250 thousand inclusive	From 100 thousand to 8 mln inclusive
91 - 120 days	6.60%	0.30%		2.40%
121 - 150 days	6.80%	0.40%	0.25%	2.60%
151 - 180 days	7.10%	0.60%	0.45%	2.90%
181 - 270 days	7.50%	1.90%	0.48%	3.40%
271 - 366 days	7.50%	2.10%	0.50%	3.90%
367 - 549 days	**7.80%**	**2.20%**	**0.70%**	**4.90%**

Without replenishment and with monthly payment of interest

Term	AMD	**USD**	**EUR**	**RUB**
	From 1 mln to 250 mln inclusive	From 3 thousand to 500 thousand inclusive	From 3 thousand to 250 thousand inclusive	From 100 thousand to 8 mln inclusive
31 - 59 days	5.60%			
60 - 90 days	5.80%			1.80%
91 - 120 days	6.40%	0.25%		2.30%
121 - 150 days	6.80%	0.35%	0.20%	2.50%
151 - 180 days	6.90%	0.55%	0.38%	2.80%
181 - 270 days	7.40%	1.80%	0.39%	3.30%
271 - 366 days	7.40%	2.00%	0.40%	3.80%
367 - 549 days	**7.70%**	**2.10%**	**0.60%**	**4.80%**

With replenishment and end-of-term payment of interest

Term	AMD	**USD**	**EUR**	**RUB**
	From 1 mln to 250 mln inclusive	From 3 thousand to 500 thousand inclusive	From 3 thousand to 250 thousand inclusive	From 100 thousand to 8 mln inclusive
60 - 90 days	5.80%			1.50%
91 - 120 days	6.40%	0.20%		2.00%
121 - 150 days	6.80%	0.30%	0.19%	2.20%
151 - 180 days	6.90%	0.40%	0.32%	2.50%
181 - 270 days	7.40%	1.50%	0.34%	3.10%
271 - 366 days	7.40%	**1.80%**	**0.35%**	**3.60%**
367 - 549 days	**7.70%**			

In case of a deposit with terms different from the indicated timeframes and/or amounts, annual interest rates and service terms of deposits shall be set by additional consent in writing.	
Deposit minimum amount	*Refers to the deposit's original amount.*
Deposit maximum amount	*1. In case of deposit without replenishment - according to limits indicated in the table.* *2. In case of deposit with replenishment - further replenishments with no amount limit.*
Possibility of replenishment during the deposit agreement period	*In case of deposit only with replenishment, if the deposit amount is replenished within 30 (thirty) calendar days preceding the expiry of deposit return term, annual interest rate in the amount of 0.1% shall be settled on the replenished part from the moment of replenishment until the deposit return term, unless otherwise stipulated by the term deposit agreement.*
Early return of deposit	*In case of early return/partial decrease of the deposit to depositor, the Bank shall perform resettlement of returned deposit's interest and pay at the annual interest rate applied on the daily balance of bank account in accordance with the Bank tariffs, charging the paid interest from the deposit, unless otherwise stipulated by the term deposit agreement. If the deposit amount is returned to the depositor partially, interest for the non-returned deposit shall continue to be settled in the amount stipulated by the deposit agreement1.* *[1] The condition shall apply in case of a possibility of early return of deposit in accordance with the deposit agreement.*
Extension of deposit agreement	*1. If the depositor does not demand extension of deposit agreement after the expiry of the term, the deposit amount and the settled interest shall be transferred to the depositor's bank account, to which the Bank shall apply tariffs envisaged for the bank account.* *2. The deposit shall be extended at the interest rate and on terms effective in the Bank as of the extension date, in case of depositor's consent in writing.*
Interest	*1. Taxes prescribed by law shall be charged from the accrued interest* *2. The accrued interest shall be deemed deposited cash and the tariff set by the Bank shall apply to it*
Advantage	*If, according to the deposit agreement, the deposit or a part thereof is not subject to return earlier than the term indicated in the agreement, the Bank shall increase the annual interest rate envisaged for the given deposit by further 1%[1].The Bank may open a renewable credit line for such deposit until the redemption term of deposit in the amount of 90% of the deposit[2]. No interest rate shall apply to the unused part of the credit line.* *1 In case of deposits in foreign currency the condition shall apply to deposits with the term of 181 days and over.* *1, 2 The condition shall not apply to IE customers.*
Other terms	*Presence of bank account is mandatory for making term deposit (the deposit amount shall be transferred from the bank account to the deposit account).*