Bank transfers and payments terms and tariffs for legal entities and individual entrepreneurs					
1 N	**Currency**	**AMD**	**USD**	**EUR**	**RUR**
1. Transactions					
Transfers [1], including:					
1.1 By visiting the Bank*					
1.1.1	**In the RA territory**				
1.1.1.1	Intrabank (interbranch) transfers over the account	0	0	0	0
1.1.1.2	Interbank transfers via the account in the RA territory	5,000 AMD	0,1% min 3,000 max 20,000 AMD		Service not available
1.1.2	**Outside the RA territory [2, 3]**				
1.1.2.1	If the expenses of the correspondent bank are borne by Ardshininvestbank CJSC, and the expenses of all intermediary banks (if any) are charged from the transfer amount (**OUR** option) [4]	Service not available	0.2 % min 10,000 max 60,000 AMD		0.1% min 4,000 max 30,000 AMD
1.1.2.2	If the expenses of the correspondent bank and all intermediary banks are charged from the transfer amount (**SHA** option) [5]	Service not available	0.15% min 7,000 max 25,000 AMD		Service not available
1.1.2.3	If the expenses of the correspondent bank and all intermediary banks are borne by Ardshininvestbank CJSC, then the amount is fully transferred to the beneficiary (without deductions) (**GOUR** option)	Service not available	**OUR option + 12,000 AMD**	Service not available	Service not available
1.2 Via Internet-Bank system					
1.2.1	**In the RA territory**				
1.2.1.1	Intrabank (interbranch) transfers over the account	0	0	0	0
1.2.1.2	Interbank transfers over the account on the RA territory	0	0.085%		Service not available
1.2.2	**Outside the RA territory [2, 3]**				
1.2.2.1	If the expenses of the correspondent bank are borne by Ardshininvestbank CJSC, and the expenses of all intermediary banks (if any) are charged from the transfer amount (**OUR** option) [4]	Service not available	**SHA** option + 5,000 AMD		0.09% min 3,000 max 30,000 AMD
1.2.2.2	If the expenses of the correspondent bank and all intermediary banks are charged from the transfer amount (**SHA** option) [5]	Service not available	0.085%		Service not available
1.2.2.3	If the expenses of the correspondent bank and all intermediary banks are borne by Ardshininvestbank CJSC, then the amount is fully transferred to the beneficiary (without deductions) (**GOUR** option)	Service not available	**OUR** option + 5,000 AMD	Service not available	Service not available
Payments (including):					
1.3 By visiting the Bank					
1.3.1	Utilities and other payments over the account	0	0	0	0
1.3.2	Payments to the state budget over the account	0	Service not available		
1.4 Via Internet-Bank system					
1.4.1	Utilities and other payments over the account	0	0	0	0
1.4.2	Payments to the state budget over the account	0	Service not available		
1.5	**Urgent transfers [6]**				

1.5.1	By visiting the Bank or via Internet-Bank system		By visiting the Bank: transfer fee **+ 5,000 AMD** **Via Internet-Bank system: free**			
1.6	**Change of transfer details, including revocation or cancellation of the transfer** [7]					
1.6.1	Intrabank (interbranch) transfers		0	0	0	0
1.6.2	Interbank transfers in the RA territory		0	0	0	0
1.6.3	Transfers outside the RA territory and from abroad:					
1.6.3.1	According to the client's application		Service not available	By visiting the Bank: 20,000 AMD **Via Internet-Bank system: 9,000 AMD**		
1.6.3.2	Return of the remittances received from correspondent banks [8]		Service not available	10,000 AMD, but not more than the transferred amount		
1.7	**Transfer search, transfer status check**		0			
1.8	**Recurring payments scheduling** [9]		0			
1.9	**Remittances received in the client's name outside Ardshininvestbank CJSC and credited to the account**		**Not applicable**	6,000 AMD		
1.10	**Provision of remittance messages, duplicate documents of up to 3 months limitation period**		Free			
1.11	**Provision of remittance messages, duplicate documents of over 3 months limitation period**		3000 AMD			
2. Limitations and terms for processing transactions						
2.1	**Transfer terms, including:**		**Submission term** [10]		**Processing term** [11, 12]	
2.1.1	By visiting the Bank	Intrabank	During the operating day until 16:45		Transfer orders submitted before 16:45 pm are carried out during the current operating day within a maximum of 10 minutes, and after 16:45 pm – maximum until the end of the next operating day	
		Interbank	During the operating day until 15:00		Transfer orders submitted before 15:00 pm are carried out during the current operating day, and after 15:00 pm – maximum until the end of the next operating day	
2.1.2	Via Internet-Bank system	Intrabank	24/7		Transfer orders submitted before 19:00 pm are carried out during the current operating day within a maximum of 10 minutes, and after 19:00 pm – maximum until the end of the next operating day	

		Interbank		Transfer orders submitted before 15:00 pm are carried out during the current operating day within a maximum of 10 minutes, and after 15:00 pm – maximum until the end of the next operating day
2.2	**Payments to the state budget, including:**		**Submission term**	**Processing term**
2.2.1	By visiting the Bank		During the operating day until 15:00	Transfer orders submitted before 15:00 pm are carried out during the current operating day, and after 15:00 pm – maximum until the end of the next operating day
2.2.2	Via Internet-Bank system		24/7	
2.3	**Urgent transfers, including:**		**Submission term**	**Processing term**
2.3.1	By visiting the Bank or Via Internet-Bank system		from 9:15 to 15:30	Transfer orders submitted before 15:30 pm are carried out during the current operating day, and after 15:30 pm – on the next operating day

1 Commission fees expressed as a percentage of the amount in foreign currency, are charged in AMD. In case of insufficient funds in AMD on the Client's accounts with the Bank, the Bank is entitled to convert the amount of the commission fee or a part of it from funds in foreign currency at the current exchange rate set by the Bank.

2 The Bank may, without the Client's prior consent, independently choose the transfer route (to the correspondent bank).

Meantime upon necessity, the Bank may, independently, without the Client's prior consent, change any intermediary bank introduced by the Client, provided the payment assignment submitted by the Client specifies any intermediary bank. Depending on the number of intermediary banks, the amount may reach the beneficiary (recipient) with certain deductions.

3 Transfers are debited from the Client's bank account.

4 For transfers quoted in the Bank in other currencies (except EUR and RUR), this tariff is the same as the USD tariff, and for transfers in non-quoted currencies the tariff is set at 0.2% min 10,000 AMD max 80,000 AMD.

5 For transfers quoted in the Bank in other currencies (except RUR), this tariff is the same as the USD/EUR tariff, and for transfers in non-quoted currencies, the tariff is set at 0.25% min 18,000 AMD max 100,000 AMD.

6 Urgent transfers do not include transfers outside the Republic of Armenia.

7 Change of details and cancellation of the payment order at the request of the Client prior to the actual execution of the transfer by the Bank is free of charge. Cancellation of a payment order is carried out in the manner prescribed by law. If the transferred funds have already been paid to the beneficiary, the Bank shall not be further liable for return of such amounts.

8 The commission fee shall be charged from the transferred amount. If the sum is less 10,000 AMD, no fees shall be charged.

9 The tariff refers only to drafting of a recurring payment order. Transfers are carried out according to the tariff established for the given type of transfer.

10 For branches working 24/7, on extended hours and on weekends, orders are submitted in accordance with the branch work schedule.

11 The term refers to processing of the transaction by the Bank.

12 The operating days include the business hours from Monday to Friday.

- If due to technical problems it is impossible to process the transaction via the Internet-Bank system, the transaction shall be carried by visiting the bank at the tariff set for Internet-Bank system transactions