Ardshinbank

		AMD	USD	EUR	RUR
1. Transactions					
Transfers [1], including:					
1.1 By visiting the Bank					
1.1.1	On the RA territory				
1.1.1.1	Intrabank (interbranch) transfers over the account	0	0	0	0
1.1.1.2	Interbank transfers over the account on the RA territory	0	0,1% min 3,000 max 20,000 AMD	0,1% min 3,000 max 20,000 AMD	Service is not available
1.1.1.3	Transfers of item 1.1.1.2:- 50 thousand and more for USD/EUR amounts	Not applicable	0.25%	0.25%	Service is 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 "Ardshinbank" CJSC, and the expenses of all intermediary banks (if any) are charged from the transfer amount (OUR variant) [4]	Service is not available	0.25 % min 15000 max 80,000 AMD	0.25 % min 15000 max 80,000 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 variant) [5]	Service is not available	0.2% min 10000 max *30*,000 AMD		Service is not available
1.1.2.3	If the expenses of the correspondent bank and all intermediary banks are borne by "Ardshinbank" CJSC, then the amount is fully transferred to the beneficiary (without deductions) (GOUR variant)	Service is not available	Variant OUR + 12.000 AMD	Service is not available	Service is not available
1.2 Via Internet-Bank system					
1.2.1	On 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	0,1% min 2,500 max 20,000 AMD	0,1% min 2,500 max 20,000 AMD	Service is not available
1.2.1.3	Transfers of item 1.1.1.2:- 50 thousand and more for USD/EUR amounts	Not applicable	0.25%	0.25%	Service is 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 "Ardshinbank" CJSC, and the expenses of all intermediary banks (if any) are charged from the transfer amount (OUR variant) [4]	Service is not available	0.2% min 9,000 max 70,000 AMD	0.2% min 9000 max 70,000 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 variant) [5]	Service is not available	0.2% min 7,000 max 30,000 AMD		Service is not available
1.2.2.3	If the expenses of the correspondent bank and all intermediary banks are borne by "Ardshinbank" CJSC, then the amount is fully transferred to the beneficiary (without deductions) (GOUR variant)	Service is not available	Variant OUR + 12.000 AMD	Service is not available	Service is 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 is 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 is not available		
1.5	Urgent transfers [6]				
1.5.1	By visiting the Bank or via Internet-Bank system	Fee for the transfer + 10,000 AMD			
1.6	Change of transfer details, including revocation or cancellation of the transfer [7]				
1.6.1	Intrabank (interbranch) transfers over the account	0	0	0	0
1.6.2	Interbank transfers over the account on 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 is not available	25,000 AMD		
1.7	Transfer search, transfer status check	7,500 AMD			
1.8	Recurring payments scheduling [8]	0			
1.9	Crediting money transfers in favor of “Ardshinbank” CJSC Client from outside the Republic of Armenia to the Client`s account	Not applicable	Standart*		

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1.10	For the benefit of "Ardshinbank" CJSC clients with existing correspondent accounts in RA territory and crediting the amount of 50,000 and more USD/Euro remittances		Not applicable	0.25%	The service is not available
1.11	Providing a copy of the message or document certifying the transfers, no more than 3 months (Providing a copy of the message or document certifying the transfers, valid for 3 months)		free of charge		
1.12	Providing a copy of the message or document certifying transfers, more than 3 months old (Providing a copy of the message or document certifying transfers, valid for longer than three months.		3000 AMD		
2.	Limitations and terms for processing operations				
2.1	Transfer terms, including:		Submission term [9]	Processing term [10]	
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	
	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	

2.1.2		Interbank		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	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 within a maximum of 10 minutes, 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, expressed as a percentage of the amount in foreign currency, is 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 or a part of it from funds in foreign currency at the current exchange rate set by the Bank.

[2] The Bank is entitled to independently, without the prior consent of the Client, choose the transfer route (intermediary bank), according to the bulletins available in the Bank, if the complete transfer route (intermediary bank) is not specified in the Client's payment order. If necessary, the Bank is entitled to independently, without the prior consent of the Client, change the intermediary bank if another intermediary bank is indicated in the Client's payment order. Depending on the number of intermediary banks, the amount may reach the beneficiary (recipient) with some deductions.

[3]Transfers are made from the Client's bank account.

[4]For transfers quoted in the Bank in other currencies (except EUR and RUB), 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 RUB), 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 is not further responsible for return of such amounts.

[8]The tariff applies only to drafting of a recurring payment order, the transfers are carried out according to the tariff established for this type of transfer.

[9]For branches working around the clock, on extended hours and on weekends, orders are submitted in accordance with the branch working schedule.

[10]The period refers to processing of the transaction by the Bank.

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**The Bank has the right to suspend the operation or refuse its execution (including refusal to establish business relations with the client) in cases determined by the RA legislation, as well as in case the operation is recognized as suspicious in the manner prescribed by the RA legislation.*

*The standard rate is defined as 0 (zero).The standard rate is published on the website of the bank at www.ardshinbank.am. The standard rate is subject to revisions by the Bank in accordance with the Bank`s policy
The rate specified in points 1.1.1.3,1.9 and 1.10 also applies to the total amount of transfers of the Client to and from the same subject within a single day
These tariffs do not apply to financial institutions that are not credit organizations. Tariffs for these institutions are defined by the contract signed between "Ardshinbank" CJSC and the financial institution.