

## Bank accounts of resident legal entities and individual entrepreneurs - valid to 07.01.2026

### Maintenance of bank accounts

|                                                                                                                                                                                                                                                                                                          |                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| 1. Maintenance of a bank account                                                                                                                                                                                                                                                                         |                   |
| 1.1 Commission for the opening of a bank account                                                                                                                                                                                                                                                         |                   |
| 1.1.1 Resident Legal Entity and IE registered in the Republic of Armenia (RA) with a tax identification number and a director, founder and real beneficiary who is an RA citizen                                                                                                                         | AMD 0             |
| 1.1.2 In case of an Individual Entrepreneur provided the IE does not hold an RA citizenship but was registered in the Republic of Armenia and has a TIN*                                                                                                                                                 | AMD 70,000        |
| 1.1.3 In case of Legal Entities whose director, participant/shareholder or real beneficiary does not hold an RA citizenship but was registered in the Republic of Armenia and has a TIN*                                                                                                                 | AMD 100,000       |
| 1.2 Annual commission for bank account maintenance (credit accounts excluded) 1                                                                                                                                                                                                                          | AMD 5,000         |
| 1.2.1 In case of a change of a Client/participant/shareholder acting as a Legal Entity or the real beneficiary holding an account in the Bank, or the director provided the new participant/shareholder or real beneficiary, or director is not an RA citizen, a lump sum commission for such a change** | AMD 100,000       |
| 1.3 Lump sum commission for closing the Client's bank 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's desire                                                                                                                                                                                                                                                          | contractual       |
| 1.3.4 Issuance of a standard format check book                                                                                                                                                                                                                                                           | AMD 0 3           |
| 1.4 Depositing of cash funds from the Bank's cash box                                                                                                                                                                                                                                                    |                   |
| 1.4.1 Up to AMD 200,000 (inclusive) ***                                                                                                                                                                                                                                                                  | 0.5%, min AMD 500 |
| 1.4.2 Above AMD 200,000                                                                                                                                                                                                                                                                                  | AMD 0             |
| 1.5 SMS notification on the bank account flow (including deposit and credit accounts) (per message)                                                                                                                                                                                                      | AMD 30 3          |
| 2. Bank account balance                                                                                                                                                                                                                                                                                  |                   |
| 2.1. Minimum bank account balance                                                                                                                                                                                                                                                                        | Not required      |

|                                                                                                                                              |                |                       |
|----------------------------------------------------------------------------------------------------------------------------------------------|----------------|-----------------------|
| 2.2. Annual percentage rate applying to daily account balance 4                                                                              | AMD            | Foreign<br>currency   |
|                                                                                                                                              | 0%             | 0%                    |
| 3. Information services                                                                                                                      |                |                       |
| 3. Information services                                                                                                                      |                |                       |
| 3.1. Issuance of a bank account statement (including deposit and credit accounts) for a period of up to 1 month                              | AMD            | 0 3                   |
| 3.2 Issuance of a bank account statement as per specific period (including deposit and credit accounts) upon the Client's request            |                |                       |
| For a period of time between 2-12 months inclusive (per document pertaining to each account)                                                 | AMD 2,000 3 +  | postal costs (if any) |
| 3.2.2 For a period of time beyond 12 months (per document pertaining to each account)                                                        | AMD 3,000 3 +  | postal costs (if any) |
| 3.3.1 Issuance of standard form references in English/Armenian 5                                                                             | AMD 2,000 3 +  | postal costs (if any) |
| 3.3.2 Issuance of non-standard references and similar payment documents in Armenian/English (based on the Client's application in writing) 6 | AMD 5,000 3 +  | postal costs (if any) |
| 3.4 Preparation, and issuance of audit inquiries to organizations                                                                            | AMD 10,000 3 + | postal costs (if any) |