Ardshinbank

Bank accounts of resident legal entities and individual entrepreneurs			
Effective from 15.01.2026 to 07.05.2026			
1.Bank account maintenance			
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 [1]	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 [1]	AMD 100,000	
1.2. Annual commission for bank account maintenance [2] (credit accounts excluded)		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[3]		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[4]	AMD 2,500	
1.4. Depositing of cash funds from the Bank's cash box	1.4.1. Up to AMD 200,000 (inclusive)[5]	0.5%, min AMD 500	
	1.4.2. Above AMD 200,000	AMD 0	

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<table>
<tr><td colspan="2">1.5. SMS notification on the bank account flow (including deposit and credit accounts) (per message)</td><td colspan="2">AMD 30[8]</td></tr>
<tr><td colspan="2">1.6. Issuance of a standard format check book</td><td colspan="2">AMD 0[8]</td></tr>
<tr><td colspan="2">1.7.Other services as per the Client's desire</td><td colspan="2">Contractual</td></tr>
<tr><td rowspan="3">2. Bank account balance</td><td>2.1. Minimum bank account balance</td><td colspan="2">Not required</td></tr>
<tr><td rowspan="2">2.2. Annual percentage rate applying to daily account balance</td><td>AMD</td><td>Foreign currency</td></tr>
<tr><td>0%</td><td>0%</td></tr>
<tr><td>3. Information services</td><td>3.1. Issuance of a bank account statement (including deposit and credit accounts) for a period of up to 1 month</td><td colspan="2">AMD 0[8]</td></tr>
<tr><td rowspan="2">3.2. Issuance of a bank account statement as per specific period (including deposit and credit accounts) upon the Client's request</td><td>3.2.1. For a period of time between 2-12 months inclusive (per document pertaining to each account)</td><td colspan="2">AMD 2,000[8] + postal costs (if any)</td></tr>
<tr><td>3.2.2. For a period of time beyond 12 months (per document pertaining to each account)</td><td colspan="2">AMD 3,000[8] + postal costs (if any)</td></tr>
<tr><td rowspan="2">3.3. Issuance of standard form</td><td>3.3.1. Issuance of standard form references in English/Armenian[6]</td><td colspan="2">AMD 2,000[8,9] + postal costs (if any)</td></tr>
<tr><td>3.3.2. Issuance of non-standard references and similar payment documents in Armenian/English (based on the Client's application in writing)[7]</td><td colspan="2">AMD 5,000[8] + postal costs (if any)</td></tr>
<tr><td colspan="2">3.4. Preparation, and issuance of audit inquiries to organizations</td><td colspan="2">AMD 10,000[8] + postal costs (if any)</td></tr>
</table>

1. In cases specified in[1] hereof, an AMD account is mandatory. Moreover, if the Client opens different foreign currency account(s), the fee, if prescribed for the opening of such account, shall be charged for 1 account alone upon the first account opening. The tariff shall apply to organizations and Individual Entrepreneurs which obtained state registration and opened an account after 01.03.2022.

2. If there is more than one AMD (drams) account or more than one foreign currency account, the service fee is charged only for one AMD account and only for one foreign currency account. The account maintenance fee is charged once for each 12-month period.
3. The tariff shall apply to Legal Entities which obtained state registration and opened an account after 01.03.2022.
4. 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 lifted, and the account shall thus become active.

4.1 Moreover, in the event of the insufficiency of the Client's funds for charging the said commission, the Bank shalll charge a commission in the amount of the existing balance in the accounts.

4.2 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.

The provisions described in this section are not applicable to Clients using the services provided within the framework of Private Banking.

5. This tariff is not applicable and/or is set at 0 AMD in case of failure of self-service devices belonging to the Bank or unavailability of the account replenishment service from these devices and during that time, in case of group logins for which a corresponding electronic file is submitted, in case of logins to special accounts of the developer, as well as in case of Bank branches (BS) not equipped with self-service devices
6. Standard form references of the Bank imply references on the bank account balance, the absence of an account, credit liabilities and the absence thereof.
7. Non-standard references of the bank imply references other than those deemed as standard form references.
8. The tariffs include the value-added tax (VAT).
9. The fee is set to 0 AMD only in cases of providing references confirming the absence/closure of accounts.