The terms of the printed summary may have changed. If the terms of the printed summary differ from the current terms published on the website, please contact a branch or follow the version available on the website. Full terms are available at the following link.

<table>
<tr><th colspan="3">Cash withdrawal from an account fee (%)</th></tr>
<tr><th colspan="3">For individuals</th></tr>
<tr><td colspan="2">Within the limits of funds deposited in cash</td><td>* Free for AMD.
** For foreign currency:
1. Free for an aggregate amount equivalent to up to USD 300,000 starting from 28/03/2022;
2. 0.75% for amounts exceeding the above aggregate amount.</td></tr>
<tr><td colspan="3">In other cases:</td></tr>
<tr><td colspan="2">AMD</td><td>0.3</td></tr>
<tr><td colspan="2">USD</td><td>1.0</td></tr>
<tr><td colspan="2">EUR</td><td>1.0</td></tr>
<tr><td colspan="2">RUB</td><td>0.5</td></tr>
<tr><td colspan="2">GBP*</td><td>1.0</td></tr>
<tr><td colspan="2">CHF*</td><td>1.0</td></tr>
<tr><th colspan="3">For resident legal entities / individual entrepreneurs</th></tr>
<tr><td rowspan="2">AMD</td><td>Up to the positive difference between cash inflows and outflows during the previous 30 days:</td><td>0.1</td></tr>
<tr><td>In other cases:</td><td>0.5</td></tr>
<tr><td colspan="2">USD</td><td>1.0</td></tr>
<tr><td colspan="2">EUR</td><td>1.0</td></tr>
<tr><td colspan="2">RUB</td><td>0.5</td></tr>
<tr><td colspan="2">GBP</td><td>1.0</td></tr>
<tr><td colspan="2">CHF</td><td>1.0</td></tr>
<tr><td colspan="3">* Cash withdrawals from the customer account in AMD and foreign currency, and cash deposits of foreign currency to the account, must be performed only at the fees reflected in the GO system at the time of the transaction.</td></tr>
<tr><td colspan="3">** Cash withdrawals of AMD 100 million or the equivalent in foreign currency are performed at contractual fees determined by the Treasury.</td></tr>
</table>

Tariffs and Terms for Cash-in Transactions			
No.	Currency	**Tariff for individuals**	**Tariff for legal entities and individual entrepreneurs**
1. Cash-In to the customer's account (%)			
1.1	AMD	0	0
1.2	USD	0	0
1.3	EUR	0	0
1.4	RUB	10.0	10.0
1.5	GBP	1	1
1.6	CHF	1	1
2. Non-cash conversion and/or transfer of cash deposited to the customer's account (%)			
2.1	AMD	0	0
2.2	USD	0	0
2.3	EUR	0	0
2.4	RUB	1.5	0
2.5	GBP	0	0
2.6	CHF	0	0

Exchange of worn and damaged	AMD banknotes/coins	Free of charge
	foreign currency	3%

Fee for depositing/crediting to an account, conversion or other transactions involving sorted, withdrawn from circulation, or worn foreign currency banknotes - effective from 08.05.2024**	
1996-2006 series US dollar banknotes: deposit to account/account top-up, conversion or other transaction	0.50%
EUR 500 denomination banknotes: deposit to account/account top-up, conversion or other transaction	1.50%
Worn banknotes in USD, EUR, RUB, CHF and GBP: deposit to account/account top-up, conversion or other transaction	3.00%
CHF and GBP banknotes withdrawn from circulation (20 years old): deposit to account/account top-up, conversion or other transaction	3.00%

* Interest accrued on the customer's deposits and bonds is also considered cash.
Cash conversions in GBP and CHF, cash withdrawals from accounts and cash deposits to accounts are carried out only at the Customer Service Department of the Head Office.
Cash withdrawals of AMD 100 million or the equivalent in foreign currency are performed at contractual fees determined by the Treasury.
Interest on bonds issued by "DILIJAN FINANCE B.V." for the purpose of providing a loan to "Ardshinbank" OJSC is paid out in cash at a fee of 0.5%.
** If a banknote falls under more than one category, the higher fee applies.

Methods of accepting loan repayment payments		
Payment method		**Fee**
1.	Direct loan repayment at the Bank cash desk	
1.1	Cash deposit through the Bank cash desk up to AMD 200,000 (or the equivalent in foreign currency) *	0.5%, min. AMD 100, max. AMD 300
1.2	Cash deposit exceeding AMD 200,000 (or the equivalent in foreign currency)	Free of charge
2.	Loan repayment through self-service devices owned by the Bank (located on the Bank premises), including via the Bank mobile application	Free of charge
3.	Loan repayment from accounts (automatic repayments), including via mobile and transfer	Free of charge
* This fee does not apply and is set at AMD 0 (zero) in the event of a malfunction of the Bank-owned self-service devices or unavailability of the loan repayment service through such devices, as well as for Bank branches (CSU) not equipped with self-service devices.		

Fees for counting, accepting and exchanging coins	
Service type	Fee
Counting and/or exchanging and/or accepting AMD coins from account holders	Free of charge
Counting and/or exchanging and/or accepting AMD coins from non-account holders	Up to 50 coins of each denomination, inclusive: free of charge | For more than 50 coins of each denomination: 1% on the excess amount, minimum AMD 1,000

Important to know

▪ For the purpose of customer due diligence under the RA Law "On Combating Money Laundering and Terrorist Financing", the Bank may, based on the "Know Your Customer" principle, request additional documents or other information from the consumer and may also ask additional questions during verbal communication (where such a requirement exists).

▪ Under the Foreign Account Tax Compliance Act (FATCA)
under the agreement concluded with the United States, the Bank may collect additional information to determine whether you are a U.S. taxpayer
and may collect additional information to determine this status.

▪ You have the right to communicate with "Ardshinbank" OJSC in the manner you prefer, by mail or electronically. Receiving information electronically is the most convenient option. It is available 24/7, is free from the risks of loss of paper information, and ensures confidentiality.

ATTENTION: "Your Financial Information Guide" - www.fininfo.am - is an electronic system that facilitates the search and comparison of services offered to individuals and helps you choose the most beneficial option for you.