



The terms in the print version of the information bulletin may contain amendments. In case of any differences between the terms in the print bulletin and the effective terms published on the website, it is recommended to turn to a branch or refer the version available on the website. Full information about the terms can be accessed [here](#)

MoneyGram

There are an estimated 244,000 service units in 192 world countries;

free telephone number for information: 8 800 200 47 26

Other countries*		Transfer fees from Armenia to CIS countries**		European countries***	
Amount transferred (USD)	Commission (USD)	Amount transferred (USD)	Commission (USD)	Amount transferred (USD)	Commission (USD)
up to 100.00	13	մինչև 100.00	3	0.00 - 10 000.00	1.8% min. 3 USD
100.01 - 250.00	21	100.01 - 200.00	5		
250.01 - 400.00	25	200.01 - 300.00	7		
400.01 - 600.00	33	300.01 - 400.00	9		
600.01 - 800.00	41	400.01 - 500.00	11		
800.01 - 1 000.00	51	500.01 - 750.00	15		
1 000.01 - 1 200.00	61	750.01 - 1 000.00	20		
1 200.01 - 1 800.00	76	1 000.01 - 1 500.00	29		
1 800.01 - 2 500.00	101	1 500.01 - 2 000.00	38		
2 500.01 - 5 000.00	151	2 000.01 - 2 500.00	47		
5 000.01 - 7 500.00	226	2 500.01 - 3 000.00	56		
7 500.01 - 10 000.00	301	3 000.01 - 3 500.00	65		
		3 500.01 - 4 000.00	74		
		4 000.01 - 4 500.00	84		
		4 500.01 - 5 000.00	93		
		5 000.01 - 5 500.00	96		
		5 500.01 - 6 000.00	100		
		6 000.01 - 6 500.00	110		
		6 500.01 - 7 000.00	120		



Other countries*	Transfer fees from Armenia to CIS countries**	European countries***
	7 000.01 - 10 000.00	140

* To all the world countries apart from CIS member states

** Russia, Ukraine, Belarus, Georgia, Moldova, Kazakhstan, Tajikistan, Uzbekistan, Kyrgyzstan

*** Albania, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, North Macedonia, Malta, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom

Transfers fees from Armenia to CIS countries****	Transfer fees from Armenia to all other countries
Amount transferred (EUR)	Commission (EUR)
0.00 - 7 000.00	0.8% min. 2 EUR
Amount transferred (EUR)	Commission (EUR)
0.00 - 7 000.00	1.8% min. 3 EUR

**** Ukraine, Belarus, Georgia, Moldova, Kazakhstan, Uzbekistan, Kyrgyzstan

For further information you are requested to visit moneygram.com

INTELEXPRESS

There are 70,000 service units in 80 countries. The transfer currencies are USD, EUR and RUB, and payments currencies are USD, EUR, RUB and AMD.

Destination country:	Commission
Georgia	1%
Kazakhstan	1.0%
Moldova	1.0%
Tajikistan	1.0%
Ukraine	1.0%
Russia	1.0%
Albania	2%, minimum 5 USD/EUR
Belgium	1.8%
United Kingdom	1.0%
Germany	1.8%



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Destination country:	Commission
Greece	1.5%
Denmark	1.5%
Spain	1.8%
Italy	1.8%
Netherland	1.8%
Norway	1.8%
Poland	1.8%
France	2.0%
Czech Republic	1.5%
Switzerland	1.8%
Sweden	1.8%
Israel	1.5%
Mongolia	1.5%
Nepal	1.5%, minimum 5 USD
Ecuador	1.8%
Argentina	1.8%
Bolivia	1.8%
Brazil	1.5%, minimum 5 USD
Venezuela	1.5%
Guatemala	1.5%, minimum 5 USD
Honduras	1.5%, minimum 5 USD
Dominican Republic	1.5%, minimum 5 USD
Columbia	1.5%, minimum 5 USD
Costa Rica	1.5%, minimum 5 USD
Panama	1.5%, minimum 5 USD
Paraguay	1.8%
Peru	1.8%
Salvador	1.5%, minimum 5 USD
Հիլի Chile	1.8%



For further information, you are requested to visit inteliexpress.com

RIA

There are over 590,000 service units in 190 world countries.

Transfers are made in USD and EUR. The maximum limit per transfer is USD/EUR 5,000.

▪ Ria customer service number for Armenia: +374 94 23 59 00

▪ Working days and hours: Monday-Friday 09:00-18:00 (Yerevan time)

▪ Customer support languages: Russian, English

Destination country	Currency of transfer	Currency unit	Commission charged from customers
Ukraine, Georgia, Moldova, Greece, Israel, Kazakhstan, Kyrgyzstan, Uzbekistan	USD/EUR	1 - 200 USD/EUR	2 \$/€
		200.1 - 5,000 USD/EUR	0.9%
Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Romania, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, England, U.S.A., Canada	USD/EUR	1 - 200 USD/EUR	4 \$/€
		200.1 - 5,000 USD/EUR	2%
other countries	USD/EUR	1 - 200 USD/EUR	6 \$/€
		200.1 - 5,000 USD/EUR	3%

For further information, you are requested to visit riamoneytransfer.com

Moneytun



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Currency of transfer	Destination country	Commission charged from customer % (from the amount)	Maximum amount of transfer unit
USD	U.S.A.	2,0%	USD 10,000

For further information, you are requested to visit moneytun.com

UBPay

Make and receive transfers via UBPAY

Destination country	Recipient country	Type of transfer	Currency sent	Currency received	Fee % (from the amount sent)
Armenia	Russia	Receipt in cash	AMD	RUB	0%
			USD	USD	1.0%
			EUR	EUR	1.0%
			RUB	RUB	1.0%
Armenia	Greece	Receipt in cash	EUR	EUR	1.5%
Armenia	Cyprus	Receipt in cash	EUR	EUR	1.5%
Armenia	Israel	Receipt in cash	USD	USD	2.2%
Armenia	Kazakhstan	Receipt in cash	USD	USD	1.8%
Armenia	Uzbekistan	Receipt in cash	USD	USD	2.0%

For further information you are requested to visit ubpay.am



▪ For purposes of due customer diligence in a manner prescribed by the law of the Republic of Armenia on Combatting Money Laundering and Terrorism Financing, the Bank may request additional documents or other information from the Customer, as well as ask the consumer further questions (in case of such a request) during verbal communication based on the Know Your Customer (KYC) principle.

▪ Under the agreement signed with the United States pursuant to the Foreign Account Tax Compliance Act (FATCA), the Bank may collect further information to identify your status as U.S. taxpayer.

▪ You have the right to communicate with ARDSHINBANK in any manner preferable to yourself – either via postal mail or electronically. Receiving information electronically is the most convenient option. It is available 24/7, free from the risk of paper loss and ensures confidentiality.

ATTENTION: Your financial guide, www.fininfo.am, is an electronic system designed to facilitate the search, comparison and selection of the most effective option among services offered to individuals.