

Tariffs and Conditions for Bank Transfers and Payments of Individual Clients – Effective from 13.08.2025					
Activities ¹					
Transfers Made by Visiting the Bank or via the Phone Banking System					
N	Currency	AMD	USD	EUR	RUR
In RA					
1.	Interbank transfers from account	0	0	0	0
2.	Intermediate transfers without account up to 100,000 AMD (also equivalent foreign currency)	100 AMD			
3.	Intermediate transfers without account over 100,000 AMD (also equivalent foreign currency)	300 AMD			
4.	Transfers between banks from account	100 AMD	0,1% min 2,000 max 20,000 AMD		The service is not available
5.	Transfers between banks without account	0,1% min 300 max 5,000 AMD	0,1% min 3,000 max 20,000 AMD		
6.	Transaction of point 4 & 5 for amount 50 thousand and more USD/EUR	Not applicable	0.25%		
Out of RA ^{2, 3} – For resident customers					
1.	If the correspondent bank costs are carried out by "Ardshinbank" CJSC and the expenses of all intermediary banks (if any) are charged from the transferred amount (option OUR) ⁴	0	0.15% min 10,000 max 60,000 AMD		2,300 AMD
2.	If the correspondent bank costs and the expenses of all intermediary banks (if any) are charged from the transferred amount (option SHA) ⁵	The service is not available	0.15%, min 7,000 max 25,000 AMD		The service is not available
3.	If the correspondent bank costs and the expenses of all intermediary banks (if any) are carried out by "Ardshinbank" CJSC - transferring the entire amount (without deductions) to the recipient (option GOUR)	The service is not available	Fee of option OUR + 10,000 AMD	The service is not available	The service is not available
Out of RA ^{2, 3} – For non-resident customers *					
1.	If the correspondent bank costs are carried out by "Ardshinbank" CJSC and the expenses of all intermediary banks (if any) are charged from the transferred amount (option OUR) ⁴	0	2%, min 15,000 AMD		2,300 AMD
2.	If the correspondent bank costs and the expenses of all intermediary banks (if any) are charged from the transferred amount (option SHA) ⁵	The service is not available	2%, min 10,000 AMD		The service is not available
3.	If the correspondent bank costs and the expenses of all intermediary banks (if any) are carried out by "Ardshinbank" CJSC - transferring the entire amount (without deductions) to the recipient (option GOUR)	The service is not available	Fee of option OUR + 10,000 AMD	The service is not available	The service is not available
via Internet Banking or Mobile Banking system					
In RA					
1.	Interbank transfers from account	0	0	0	0
2.	Transfers between banks from account	0	0.1% min 1,500 max 20,000 AMD		Not applicable
3.	Interbank Transfers Within the Republic of Armenia from a Bank Account to the Recipient Identified by Phone Number via ArcaPay ⁶	0.1% daily, max 10 transactions, per transaction max' 2,0 million AMD, total daily	The service is not available		

		limit ⁷ 5,0 million AMD			
4.	Transaction of point 2 for amount 50 thousand and more USD/EUR	Not applicable	0.25%		
Out of RA ^{2, 3} – For resident customers					
1.	If the correspondent bank costs are carried out by "Ardshinbank" CJSC and the expenses of all intermediary banks (if any) are charged from the transferred amount (option OUR) ⁴	0	0.15% min 7,000 max 50,000 AMD		2,300 AMD
2.	If the correspondent bank costs and the expenses of all intermediary banks (if any) are charged from the transferred amount (option SHA) ⁵	The service is not available	0.15%, min 5,000 max 25,000 AMD		The service is not available
3.	If the correspondent bank costs and the expenses of all intermediary banks (if any) are carried out by "Ardshinbank" CJSC - transferring the entire amount (without deductions) to the recipient (option GOUR)	The service is not available	Fee of option OUR + 10,000 AMD	The service is not available	The service is not available
Out of RA ^{2, 3} – For non-resident customers *					
1.	If the correspondent bank costs are carried out by "Ardshinbank" CJSC and the expenses of all intermediary banks (if any) are charged from the transferred amount (option OUR) ⁴	0	2%, min 9,000 AMD		2,300 AMD
2.	If the correspondent bank costs and the expenses of all intermediary banks (if any) are charged from the transferred amount (option SHA) ⁵	The service is not available	2%, min 7,000 AMD		The service is not available
3.	If the correspondent bank costs and the expenses of all intermediary banks (if any) are carried out by "Ardshinbank" CJSC - transferring the entire amount (without deductions) to the recipient (option GOUR)	The service is not available	Ծախսերի OUR տարբերակ + 10,000 AMD	The service is not available	The service is not available
Payments Made by Visiting the Bank or via the Phone Banking System					
1.	Utility and other payments from account	0	0	0	0
2.	Utility and other payments without account	0	0	0	0
3.	Payments to the state budget from account	100 AMD	The service is not available		
4.	Payments to the state budget without account	0,1% min 300 max 5,000 AMD	The service is not available		
Payments Made via Internet Banking or Mobile Banking System					
1.	Utility and other payments from account	0	0	0	0
2.	Payments to the state budget from account	0	The service is not available		
3.	Urgent transfers ⁷				
3.1	Visiting Bank or by Phone Banking system	Fee of each option + 2,000 AMD			
3.2	Via Internet Banking or Mobile Banking system				
4.	Modification of transfer data, including return or cancellation ⁸				
4.1	Interbank transfers from account	1,000 AMD			
4.2	Transfers between banks in RA	2,000 AMD			
5.	Transfers outside RA (sent and received)				
5.1	Upon customer demand	The service is not available	25,000 AMD		
5.2	For received transfer - based on correspondent banks queries ⁹	The service is not available	5,000 AMD		
5.3	Return on remittances from correspondent banks ⁹	The service is not available	10,000 AMD, but not more than the amount transferred		
6.	Searching of transfers, transfer status update	7,500 AMD			
7.	Preparing a recurring payment order ¹⁰	0			
8.	Outside the RA territory SENDING interbank transfers in RF rubles in the amount of 3 million and more	Not applicable			0,15% max 80,000 AMD

9.	RECEIVING interbank transfers from Armenian banks within the territory of the Republic of Armenia - in the amount of 50 thousand or more US dollars or Euros		Not applicable	0.25%	Not applicable
10.	Providing a copy of the message confirming the transfers and the document		3,000 AMD		
Restrictions and deadlines of transactions					
Deadlines for transfers, including:			Performance deadline ^{11, 12, 13}		
1.	Interbank	By visiting Bank	Within the same operational day for the orders issued/provided up to 15:00 for the orders issued/provided after 15:00 performed in the next business day		
		via Internet Banking, Mobile Banking system or Phone Banking systems			
2.	Between banks	By visiting Bank	Maximum 10 minutes within the same operational day for the orders issued/provided up to 16:45, for the orders issued/provided after 16:45 at least until the end of the next business day		
		via Internet Banking, Mobile Banking system or Phone Banking systems	Maximum 10 minutes within the same operational day for the orders issued/provided up to 19:00, for the orders issued/provided after 19:00 at least until the end of the next business day		
Deadlines for payments to the state budget, including:			Performance deadline		
1.	By visiting Bank		Within the same operational day for the orders issued/provided up to 15:00 for the orders issued/provided after 15:00 performed in the next business day		
2.	via Internet Banking, Mobile Banking system or Phone Banking systems				
Deadlines for urgent transfers, including:			Performance deadline		
1.	By visiting Bank		Within the same operational day for the orders issued/provided up to 15:00, for the orders issued/provided after 15:00 performed in the next business day, within 2 working hours		
2.	via Internet Banking, Mobile Banking system or Phone Banking systems				

¹ Fees expressed in percentage for foreign currencies amount are charged in AMD. In case of insufficient funds in the customer's AMD accounts, the Bank has the right to convert the amount of the fee or part of it from the foreign currency account of the customer, using the exchange rate of Central Bank of the Republic of Armenia.

² In the case of absence of full path of transfer (intermediary bank) in the payment order presented by customer, the Bank may independently, without the prior consent of the client, choose the itinerary of wire (intermediary bank) in accordance with the Bank's Books/ catalogue. At the same time, upon necessity, the Bank may independently, without prior agreement with the customer, change the intermediary bank, if any other intermediary bank is mentioned in the payment order presented by the customer. There may be certain deductions from amount reached to the beneficiary, depends on the number of intermediary banks.

³ Transfers are made from accounts. For the amount up to 20 (twenty) million AMD or equivalent foreign currency, it is also allowed to make transfers without account, if the Sender presents the RA identification document.

⁴ For transfers in other foreign currencies (except for EUR and RUB), quoted in the Bank, the tariff refers to the USD currency rate.

⁵ For transfers in other foreign currencies (except for Rubles) quoted in the Bank, this tariff corresponds to the USD / EUR currency rate, and the rate for transferring non-quoted foreign currencies is as follows 0.25% min 18,000 AMD max 100,000 AMD.

⁶ Transfers can only be made to member banks of the ArcaPay system, the list of which is available in the Bank's mobile application under "Transfer" – "Transfer by Phone Number" – "Enter Mobile Number" – "Other Financial Organization" field.

⁷ Transfers outside of RA are not included in Urgent transfers.

⁸ Amendments or cancellation of payment order is made free of charge if the customer applies before the actual transferring by the Bank. Cancellation of payment order is made in accordance with the law. The Bank shall not be liable for the return of the funds if the transferred funds are already paid to the beneficiary.

⁹ Fee is charged from the transferred amount.

¹⁰ The tariff refers only to the preparation order, transfers are made in accordance with the tariff set for the type of transfer.

¹¹ By visiting the bank, instructions are issued during the working day in accordance with the working schedule of the branch, and through the Internet, mobile or phone-banking system - around the clock.

¹² The term refers to the execution of the transaction by the bank.

¹³ Operating days are considered to be working days of the week from Monday to Friday

** Special tariffs are set for legal entities from the offshore regions indicated in the list of the Government of the Republic of Armenia.*

***The Bank has the right to suspend the transaction or refuse to perform such transactions (including rejecting the establishment of a business relationship with the customer) in the cases stipulated by the RA legislation, as well as in case of suspicious consideration of the transaction in accordance with the RA legislation.*

****Interbank transfers from the account in RA are made free of charge, if they are made from the loans provided by the Bank to fulfill the purpose set out in the loan agreement signed with the Bank.*