Ardshinbank

The Management Board decision N 01/051-309 L dated 01.07.2022

Valid from 13.07.2022-22.08.2022

N	Type of payment card	***ArCa Classic***	***Visa Classic /MasterCard Standard***	***Visa Individual***	***Visa Gold Debit***	***MasterCard Black***
	Currency	AMD	AMD	AMD	AMD	AMD
1.	**General commission fees**					
1. 1	Card provision (issue)	free of charge	free of charge	free of charge	free of charge	free of charge
1. 2	Card service fee	0 AMD	0 AMD	400 AMD per month	1200 AMD per month	8000 AMD per month
1. 3	Minimum card account balance	0 AMD	0 AMD	0 AMD	0 AMD	0 AMD
1. 4	Attached card monthly service fee	200 AMD	200 AMD	400 AMD	1500 AMD	not provided as attached card
1. 5	Cash withdrawal fees					
	• via ATMs of the Bank and ACBA bank by cards	0%	0%	0%	0%	0%
	• via cash terminals of the Bank by cards	1%	1%	1%	1%	1%
	• via ATMs and cash terminals of other banks – members of ARCA system by cards	1%	1%	1%	1%	1%
	• via ATMs and cash terminals of other banks – members of ARCA system by digital cards	1% min 1500 AMD	1% min 1500 AMD	1% min 1500 AMD	1% min 1500 AMD	1% min 1500 AMD

	• via ATMs and cash terminals of other banks by cards and digital cards	1% min 1500 AMD	1% min 1500 AMD	1% min 1500 AMD	1% min 1500 AMD	1% min 1500 AMD
	• via ATMs of the Bank and ACBA bank by digital cards	1% min 1500 AMD	1% min 1500 AMD	1% min 1500 AMD	1% min 1500 AMD	1% min 1500 AMD
	• via cash-desks of the Bank without presenting the card	for amounts up to 5’000’000 AMD RA / day inclusive: 0%, above 5000000 AMD - according to the terms of cash transactions for individuals				
1. 6	Fee for crediting the card account					
	• up to 200000 AMD (or equivalent currency) via the Bank’s cash-desk*	0.5% min 100 AMD	0.5% min 100 AMD	0.5% min 100 AMD	0.5% min 100 AMD	0.5% min 100 AMD
	• above 200000 AMD (or equivalent currency)	free of charge	free of charge	free of charge	free of charge	free of charge
	• Card account replenishment through non-cash transfer	free of charge	free of charge	free of charge	free of charge	free of charge
	• Card account replenishment via ATMs of banks-members of ARCA system (Cash-in)	1%	1%	1%	1%	1%

	• Card account replenishment via ATMs of other banks (Cash-in)	1.5%	1.5%	1.5%	1.5%	1.5%
1. 7	Annual simple (nominal) interest rate calculated to the card account balance **					
	• As of the end of day the balance is above or equal 5.000.000 AMD	2%	2%	2%	3%	3%
	• As of the end of day the balance is less 5.000.000 AMD	0%	0%	0%	0%	0%
1. 8	Fee for non-cash payment for goods and services by cards via payment terminals	0%	0%	0%	0%	0%
1. 9	Cash-back	-				
2. **Loss and re-issue**						
2. 1	Blocking of the card in the Bank's authorization system	0	0	0	0	0
2. 2	Blocking of the card in the Bank's authorization system and registering in the Stop-list	service is unavailable	15000 AMD for 2 weeks	15000 AMD for 2 weeks	15000 AMD for 2 weeks	15000 AMD for 2 weeks
2. 3	Re-issuance of card based on the client’s application	2000 AMD	2000 AMD	2500 AMD	5000 AMD	15000 AMD
2. 4	Emergency cash disbursement if the card is lost abroad	service is unavailable	service is unavailable	service is unavailable	free of charge	free of charge

2. 5	Emergency temporary re-issuance abroad	service is unavailable	service is unavailable	service is unavailable	free of charge	free of charge
2. 6	Unblocking of the card in the Bank’s authorization system for entering incorrect PIN	1000 AMD	1000 AMD	1000 AMD	1000 AMD	1000 AMD
2. 7	Closing of the payment card and account based on the card-holder’s application	free of charge	free of charge	free of charge	free of charge	free of charge
3.	**Penalties and charges**					
3. 1	Penalty for card account overdraft	48% per annum	48% per annum	48% per annum	48% per annum	48% per annum
4.	**Transfers**					
4. 1	Card-to-card transfers to the Bank’s card	0.30%	0.30%	0.30%	0.30%	0.50%
4. 2	Card-to-card transfers to the cards of other banks-members of ARCA system	0.50%	0.50%	0.50%	0.50%	0.50%
4. 3	Card-to-card transfers to the cards of other banks- not members of ARCA system	1% min 500 AMD	1% min 500 AMD	1% min 500 AMD	1% min 500 AMD	1% min 500 AMD
4. 4	Transfers from the card account	According to the bank transfers and payments tariffs and terms for individuals (in case of closing the payment card and account - free of charge)				
5.	**Other commission fees**					
5. 1	Provision of payment ring*****	service is unavailable	125000 AMD only for Visa Classic cards	125000 AMD	125000 AMD	service is unavailable
5. 2	Participation in the Bank's Discount Club	free of charge	free of charge	free of charge	free of charge	free of charge
5. 3	Provision of Priority Pass card	service is unavailable	service is unavailable	service is unavailable	service is unavailable	free of charge
5. 4	Access to the Priority Pass service network	service is unavailable	service is unavailable	service is unavailable	service is unavailable	free of charge
5. 5	Delivery of SMS for authorizations, one-time PIN code and	15 AMD	15 AMD	15 AMD	free of charge	free of charge

	secret code for online transactions					
5. 6	Delivery of SMS on outstanding loan liabilities	free of charge	free of charge	free of charge	free of charge	free of charge
5. 7	Provision of statements and certificates***	According to tariffs and terms of opening and servicing of bank accounts of individuals				
6.	**Authorization limits**					
6. 1	Daily cash withdrawal limit	500000 AMD	500000 AMD	500000 AMD	1500000 AMD	5000000 AMD
6. 2	Number of daily cash withdrawals	3	3	4	7	7
6. 3	Daily noncash transaction limit	500000 AMD	500000 AMD	1000000 AMD	3000000 AMD	8000000 AMD
6. 4	Number of daily noncash transactions	10	10	10	10	10
6. 5	Maximum limit for daily card-to-card transactions to cards issued by ArCa CJSC	2500000 AMD	2500000 AMD	2500000 AMD	2500000 AMD	2500000 AMD
6. 6	Number of daily card-to-card transactions to cards issued by ArCa CJSC	5	5	5	5	5
6. 7	Maximum limit for daily card-to-card transactions to cards not issued by ArCa CJSC	1000000 AMD	1000000 AMD	1000000 AMD	1000000 AMD	1000000 AMD
6. 8	Number of daily card-to-card transactions to cards not issued by ArCa CJSC	3	3	3	3	3
6. 9	Maximum limit for weekly card-to-card transactions to cards issued by ArCa CJSC	5000000 AMD	5000000 AMD	5000000 AMD	5000000 AMD	5000000 AMD
6. 10	Number of weekly card-to-card transactions to cards issued by ArCa CJSC	10	10	10	10	10
6. 11	Maximum limit for weekly card-to-card transactions to cards	2500000 AMD	2500000 AMD	2500000 AMD	2500000 AMD	2500000 AMD

	not issued by ArCa CJSC					
6. 12	Number of weekly card-to-card transactions to cards not issued by ArCa CJSC	5	5	5	5	5
6. 13	Maximum limit for monthly card-to-card transactions to cards issued by ArCa CJSC	7500000 AMD	7500000 AMD	7500000 AMD	7500000 AMD	7500000 AMD
6. 14	Number of monthly card-to-card transactions to cards issued by ArCa CJSC	20	20	20	20	20
6. 15	Maximum limit for monthly card-to-card transactions to cards not issued by ArCa CJSC	4000000 AMD	4000000 AMD	4000000 AMD	4000000 AMD	4000000 AMD
6. 16	Number of monthly card-to-card transactions to cards not issued by ArCa CJSC	10	10	10	10	10
7.	**Provision conditions**					
7. 1	The basic chip contactless payment card (except for ArCA cards) is issued to an individual over 14 years of age who is a citizen of the Republic of Armenia, NKR or other country upon provision of proper and valid documents specified in the List of documents(passport or ID card or birth certificate for minors aged 14 to 16) required for debit card issuance, and who is an employee of the company cooperating with the Bank under the salary project for this tariff package.					
7. 2	The payment card is provided to individuals having a registered residence address in the Republic of Armenia or NKR and a fixed-line or a mobile phone number.					
7. 3	The payment cards are provided for 5 years, except for ArCA cards, which are provided for 3 years. Payment card re-issuance is carried out for a new term in the cases defined by the Payment Cards Rules.					
7. 4	Visa Classic, Visa Gold Debit cards can be provided within 10 minutes after submitting the documents specified in the List of necessary documents. The cards are not personalized, are issued only in AMD for the term of 2 years. Otherwise, the payment card will be issued within 5 working days. The payment card is activated in accordance with the Payment Cards Rules.					
7. 5	Within the same salary project a maximum of 2 salary cards can be issued (through which salary is received) and a maximum of 2 salary accounts can be opened.					

7. 6	The tariff package is available for employees of the companies approved by the internal legal acts of the Bank.
7.6.1	1. The tariff package is available for employees of the following companies: • Beeline • VivaCell • Ucom • Digitain • Bet Construct • "Agarak Copper-Molibdenum Combine" CJSC • "Rusal-Armenial" CJSC • "Jermuk Group" CJSC • "Upay" CJSC • "Grand Candy" LLC • "Grand Sport" LLC • "Grand Master" LLC • "Grand Dealing" LLC • "International Masis Tabak" LLC • "Masis Tobacco" LLC • "Softex" LLC • "AEG SErvice" LLC • "Transgaz" LLC • "Gazprom Armenia" CJSC • "Avtogaz" LLC • "Armavir Gazmash" LLC • "Armenian Nuclear Power Plant" CJSC • "Artsakhenergo" CJSC • "A. Spendiaryan Opera and Ballet National Academic Theatre" SNGO • "Haypost" CJSC or 2. to the companies, where the salary project contracts provide for a salary project service fee, the amount of which is determined by the Bank's internal legal acts. In some cases, in accordance with the Bank's internal legal acts, the change of the list of companies mentioned in clause 1 is made upon agreement of RBD and FD.

*In case or in the process of insolvency of the Bank's self-service devices (terminals) or inaccessibility of the service for replenishment of accounts and cards at the Bank via those terminals, as well as for the Bank branches (CSD) not furnished with such devices, the tariff is set 0 (zero) AMD.

**Annual simple (nominal) interest rate is the tariff based annual interest rate, according to which the Bank calculates the interest payable to the Client.

For example: 1000 AMD * 5% = 50 AMD for 365 days

The annual percentage yield (APY) is the percentage that a person will receive as a result of a simple interest rate over the 365-day period of 1,000 drams and the interest capitalization and payment frequency.

The annual percentage yield of the deposit is the amount received from the calculation of interest payable at annual interest rate.

The procedure for calculation of annual percentage yield is defined by Regulation 8/02 of the Central Bank of Armenia "On calculation of annual percentage yield of bank deposits".

The Bank shall pay the interest to the Client's account quarterly. According to the RA law "On income tax", the Bank acts as the tax agent of the depositor through collecting and transferring to the state budget the amount of payable income tax.

****Documents and/or information with an expired maintenance term in accordance with the legislation of the Republic of Armenia shall not be provided to the Bank's clients.*

*****Only one payment ring is provided with one card. When ordering a payment ring for an active card, it is necessary to submit an application for re-issuance of the card.

*******An additional fee of AMD 50,000 is set if the Customer is identified remotely, without physically visiting the Bank for opening an account, issuing or reissuing a card. In the case of providing several cards or accounts with remote identification to the customer on the same day, one additional payment is applied.