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 refer to a branch or be guided by the version available on the website by following the link here

Annex 1

Terms and tariffs for non-cash transactions via POS-terminals of Ardshinbank OJSC in the trade and service points

Issuance Terms

Term	Type of terminal		
	Cash register/POS-terminal	Bank terminal	Application/POS-terminal
Availability of service	to legal entities and individual entrepreneurs holding accounts at the Bank[1]		

Charges

Payment and settlement system and transaction type	Basic/publicly available tariffs	For beneficiaries specified in clause 1 of the CBA Board Decision no. 27-N dated 09.02.2026[2]
ArCa cards released by Ardshinbank	1%	0,5%
ArCa cards released by other banks of RA	1,5 %	0,5%
VISA and MasterCard cards released by Ardshinbank	1,5%	0,9%
VISA and MasterCard cards released by other banks of RA	1,8%	0,9%
VISA and MasterCard cards released by international banks	2,5%	2,5%
JCB	2.5%	2.5%
Diners	-	- The tariff is issued by a partner bank
American Express	-	- The tariff is issued by a partner bank
UPI	-	- The tariff is issued by a partner bank

Monthly Service Fee

Type of terminal	Basic tariffs	For beneficiaries specified in clause 1 of the

		CBA Board Decision no. 27-N dated 09.02.2026[2]
Cash register/POS-terminal	AMD 3000	Whenever the terminal turnover is below AMD 50,000 in the month preceding the charge: AMD 2800 for service in the city of Yerevan, Republic of Armenia; AMD 1200 for service in other towns across the regions of Armenia; AMD 0 for service in the villages across the Republic of Armenia. Whenever the terminal turnover is above AMD 50,000 in the month preceding the charge: AMD 0 across the entire territory of Republic of Armenia.
Terminal issued by the Bank[3]	AMD 10,000	Whenever the turnover for each terminal is below AMD 50,000 in the month preceding the charge: AMD 2800 for service in the city of Yerevan, Republic of Armenia; AMD 1200 for service in other towns across the regions of Armenia; AMD 0 for service in the villages across the Republic of Armenia. Whenever the turnover for each terminal is above AMD 50,000 in the month preceding the charge: AMD 0 across the entire territory of Republic of Armenia.
Application/POS-terminal	AMD 3000	AMD 3000
Limits		
Maximum amount per transaction	Established by the Bank based on the type of transaction and the client's category	
Maximum total amount of transactions per day	Established by the Bank based on the type of transaction and the client's category	
Number of transactions per day	Established by the Bank based on the type of transaction and the client's category	
Terms and tariffs for non-cash transactions via virtual terminals by using Ardshinbank OJSC software solution or integration into the processing center using the client's own resources		
Transaction Turnover Charges		
Risk level[1]	Low	High
ArCa cards released by Ardshinbank	1%	1.5%
ArCa cards released by other banks of RA	1,5 %	2%

VISA and MasterCard cards released by Ardshinbank	1,5%	2%
VISA and MasterCard cards released by other banks of RA	1,8%	2,5%
VISA and MasterCard cards released by international banks	2,5%	3%
Account Service		
Annual fee	Free of charge	AMD 250,000 per PSS[3]
Freezing[2]	0%	According to tariffs established by the Bank
Annual fee	Free of charge	AMD 250,000 per PSS[4]
Website Requirements		
Description of the transaction refund/cancellation procedure (Armenian version is mandatory).		
Detailed description of products/services on sale (Armenian version is mandatory), the prices shall be quotation also in AMD.		
Terms and conditions for delivery/supply of products/services (including all transaction restrictions and features). The websites of merchants engaged in export delivery shall contain a notice that the delivery company shall not bear any liability whenever the product is illegal in the recipient country (Armenian version is mandatory).		
Foreign currency exchange rules (Armenian version is mandatory).		
Contact details, including phone number, postal address and email (Armenian version is mandatory)		
Agreement-offer with the client (Armenian version is mandatory).		
Data protection with a security certificate.		
The client shall be an RA resident company.		
Description of transaction security tools: any client performing transactions shall be informed that his/her card data are protected (Armenian version is mandatory).		
The trademarks of payment and settlements systems shall be made available on the website in a form prescribed by the rules of the latter.		
Types and tools for registration and identification of cardholders performing transactions (Armenian version is mandatory)[3]		
Notice on legality of the transactions (Armenian version is mandatory)[3]		
Additional Provisions		
All transactions shall be performed exclusively through 3D Secure system.		
The applicant organization shall be a resident of the Republic of Armenia, a legal entity operating in Armenia and paying taxes in Armenia and shall be entitled, under the legislation of Armenia, to sell/render the products/services offered via the website.		
The Bank does not cooperate with organizations violating copyright.		
For clients making international transfers, it will be more convenient to maintain accounts in the correspondent banks.		
The Bank shall, relying on its criteria and/or the requirements of the payment and settlement systems, request that its clients comply with PCI DSS requirements.		

[1] Determined based upon the internal legal acts of the Bank.
[2] The amounts frozen in the clients' accounts shall be set by the Bank and may be reviewed as a result of monitoring the activity of the

commercial unit operated by the latter. In the event of observing a violation of the rules set by the Bank and the payment and settlement systems, the limits may be reviewed by up to 25%, or in the event of not correcting the shortcoming identified by the Bank – by up to 50% of the turnover.

[3] Mandatory for the sale of pharmaceuticals, tobacco and virtual archives, organization of games and lotteries, as well as, at the discretion of the Bank, for other clients.

[4] The fee shall be charged only from high-risk trade and service points classified (classified by the corresponding payment and settlement system).

The Bank may reject the registration of a trade and service point in case of non-compliance with the criteria prescribed by its internal regulations.

Individual tariffs may be issued depending on the client's turnover rate and activity.

Annex 2
Tariffs and terms for non-cash transactions via ARCALINK service provided by ARDSHINBANK OJSC to trade and and service points/website

Transaction Turnover Charges		
Risk level[1]	Low	High
ArCa cards released by Ardshinbank	1%	1.5%
ArCa cards released by other banks of RA	1,5%	2%
VISA and MasterCard cards released by Ardshinbank	1,5%	2%
VISA and MasterCard cards released by other banks of RA	1,8%	2,5%
VISA and MasterCard cards released by international banks	2,5%	3%

Account Maintenance		
Annual fee[3]	Free of charge	AMD 250,000 per PSS[4]
Freezing[2]	0%	According to tariffs established by the Bank

Client Requirements
POS or virtual POS terminal-based cooperation with any RA bank of at least 6 months.
The product shall be issued to account-holders of the Bank. For certain clients, positive business reputation and cooperation with acclaimed partners may be required.

Additional Provisions
All transactions shall be performed exclusively through 3D Secure system.
The applicant organization shall be a resident of the Republic of Armenia, a legal entity operating in Armenia and paying taxes in Armenia and shall be entitled, under the legislation of Armenia, to sell/render the products/services offered via the website.
The Bank does not cooperate with organizations violating copyright.
For clients making international transfers, it will be more convenient to maintain accounts in the correspondent banks.
The Bank shall, relying on its criteria and/or the requirements of the payment and settlement systems, request that its clients comply with PCI DSS requirements.

[1] Determined based upon the internal legal acts of the Bank.

[2] The amounts frozen in the clients' accounts shall be set by the Bank and may be reviewed as a result of monitoring the activity of the commercial unit operated by the latter. In the event of observing a violation of the rules set by the Bank and the payment and settlement systems, the limits may be reviewed by up to 25%, or in the event of not correcting the shortcoming identified by the Bank – by up to 50% of the turnover.

[3] Mandatory for the sale of pharmaceuticals, tobacco and virtual archives, organization of games and lotteries, as well as, at the discretion of

the Bank, for other clients.
[4] The fee shall be charged only from high-risk trade and service points classified (classified by the corresponding payment and settlement system).
The Bank may reject the registration of a trade and service point in case of non-compliance with the criteria prescribed by its internal regulations.
Individual tariffs may be issued depending on the client's turnover rate and activity.

Annex 3
Terms and tariffs for servicing ArCa QR non-cash transactions by Ardshinbank OJSC

Issuance Terms	
Availability of service	to legal entities and individual entrepreneurs holding accounts at the Bank[1]
Limits	
Maximum amount per transaction	Established by the Bank based on the type of transaction and the client's category
Maximum total amount of transactions per day	Established by the Bank based on the type of transaction and the client's category
Number of transactions per day	Established by the Bank based on the type of transaction and the client's category

Service Fees

Payment and settlement system and type of transaction	**Fee**
via Ardshinbank mobile application	1%
via other bank's mobile application	1%

[1]Accounts shall be served in accordance with the tariffs set by the Bank.

The Bank may reject the registration of a trade and service point in case of non-compliance with the criteria prescribed by its internal regulations.

Individual tariffs may be issued depending on the client's turnover rate and activity.

1Accounts shall be served in accordance with the tariffs set by the Bank.
[2] Entities registered in the Republic of Armenia and provided with a Merchant Category Code according to ArCa payment system rules subject to table 1 of annex 1 of CBA decision no. 27-N, with an annual trade turnover totaling to AMD 150,000,000 (one hundred fifty thousand million) for a calendar year preceding the date of submission of information pursuant to clause 5 of the decision (as specified by clause 50 part 1 article 4 of the RA Tax Code).
[3]The service is available to business units with a monthly turnover of AMD 2 (two million) or above.
The Bank may reject the registration of a trade and service point in case of non-compliance with the criteria prescribed by its internal regulations. Individual tariffs may be issued depending on the client's turnover rate and activity.

IMPORTANT TO KNOW

Applications are accepted in all branches of the Bank, as well as via sme.ardshinbank.am platform by duly submission of the application and all necessary documents subject to template agreements established by the Bank. To activate the POS terminal, it is necessary to apply to any branch of the Bank, call the Communication Center at 012-22-22-22, or fill out the POS application form.

Documents required for applying and decision-making shall be submitted at the moment of accepting the application (documents shall not be submitted if they are available in open access information sources). Due to various circumstances, extra documents and information may be required.

Terminals are delivered within 5 business days after signing of the agreement.

The client shall be entitled to communicate with ARDSHINBANK OJSC in his/her preferred way: by mail or electronically. Receiving information electronically is the most convenient. It is available 24/7, is free from the risks of losing paper information, and ensures confidentiality.
Detailed information on tariffs and terms for providing copies of agreements concluded with SME customers acting as legal entities and individual entrepreneurs can be accessed here.
Terms and timeframes for providing statements, their copies and other information can be accessed here.
The Bank may request additional documents or other information from the consumer based on "Know Your Customer" principle for the purpose of conducting due diligence on the customer as defined by the RA Law on Combating Money Laundering and Terrorism Financing, as well as ask the consumer additional questions during oral communication (if required).
In accordance with the agreement signed with the United States based on the Foreign Account Tax Compliance Act (FATCA), the Bank may collect additional information to determine your US taxpayer status.
For details on transactions enabled via the Bank's Mobile Banking and I-Banking,, you are requested to follow the link here.
ATTENTION: This content is considered an advertisement. The Bank is regulated by the Central Bank of Armenia.