The Management Board decision N 01/073-434 Լ dated 28.09.2023

Tariffs apply to already issued cards. No new cards are issued.

N	Visa Electron	AMD	USD	EUR
1. General commission fees				
1.1	Card provision (issue)******	free of charge	free of charge	free of charge
1.2	Card service fee*	200 AMD per month	200 AMD per month	200 AMD per month
1.3	Minimum card account balance	0 AMD	0 AMD	0 AMD
1.4	Attached card service fee	100 AMD per month	100 AMD per month	100 AMD per month
1.5	Cash withdrawal fees			
1.5.1	• via ATMs of the Bank, HSBC bank and Acba bank by cards – valid from 01.06.2024	0.2%	0.2%	0.2%
1.5.2	• via ATMs of the Bank and ACBA bank by digital cards	1,5% min 1500 AMD	1,5% min 1500 AMD	1,5% min 1500 AMD
1.5.3	• via cash terminals of the Bank	1%	1%	1%
1.5.4	• via ATMs and cash terminals of other banks – members of ARCA system	1%	1%	1%
1.5.5	• via ATMs and cash terminals of other banks – members of ARCA system and all other banks by digital cards	1.5% min 1500 AMD	1.5% min 1500 AMD	1.5% min 1500 AMD
1.5.6	• via ATMs nad cash terminals of other banks	1.5% min 1500 AMD	1.5% min 1500 AMD	1.5% min 1500 AMD
1.5.7	• via cash-desks of the Bank without presenting the card ((also applicable in case of closing the card and the card account))	According to tariffs 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
	• above 200000 AMD (or equivalent currency)	free of charge	free of charge	free of charge

	• Card account replenishment via non-cash transfer	According to the bank transfers and payments tariffs and terms for individuals	According to the bank transfers and payments tariffs and terms for individuals	According to the bank transfers and payments tariffs and terms for individuals
	• Card account replenishment via ATMs of banks serviced by ARCA Processing Center (Cash-in)	1%	1%	1%
	• Card account replenishment via ATMs of banks not serviced by ARCA Processing Center (Cash-in)	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 to 5,000,000 AMD or 10000 USD/EUR	2%	0.5%	0.1%
	• As of the end of day the balance is less 5,000,000 AMD or 10000 USD/EUR	0%	0%	0%
1.8	Fee for non-cash payment for goods and services by cards via payment terminals	0%	0%	0%
2. Card loss, re-issue and closing				
2. 1	Blocking of the card in the Bank's authorization system	0	0	0
2. 2	Blocking of the card in the Bank's authorization system and registering in the Stop-list	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	1000 AMD	1000 AMD	1000 AMD
2. 4	Emergency cash disbursement if the card is lost abroad	service is unavailable	service is unavailable	service is unavailable
2. 5	Emergency temporary re-issuance abroad	service is unavailable	service is unavailable	service is unavailable
2. 6	Unblocking of the card in the Bank's authorization system for entering incorrect PIN	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
3. Penalties and charges				
3. 1	Penalty for card account overdraft	0.30% per day	0.30% per day	0.30% per day
3. 2	Closing inactive cards	Cards that have become inactive are closed, and accounts continue to operate in accordance with the rates and service conditions set for the bank account.		

		For the purposes of this clause, a card that has expired for 6 months, with which no transaction has been made by the customer in the last one year, is considered inactive.		
4. Transfers				
4. 1	Card-to-card transfers to the Bank's card	0.30%	0.30%	0.30%
4. 2	Card-to-card transfers to the cards of other banks-members of ARCA system	0.50%	0.50%	0.50%
4. 3	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, intra-bank and interbank transfers to the RA banks are made free of charge)		
5. Other commission fees				
5. 1	Photo imprint	service is unavailable	service is unavailable	service is unavailable
5. 2	Provision and re-issue of Priority Pass card	service is unavailable	service is unavailable	service is unavailable
5. 3	Access to the Priority Pass service network	service is unavailable	service is unavailable	service is unavailable
5. 4	Delivery of SMS for authorizations	15 AMD	15 AMD	15 AMD
5. 5	Provision of statements and certificates****	According to tariffs and conditions of opening and service of bank accounts of individuals		
6. Authorization limits				
6. 1	Daily cash withdrawal limit	500.000 AMD	1000 USD	1000 EUR
6. 2	Number of daily cash withdrawals	5	5	5
6. 3	Daily noncash transaction limit	1.500.000 AMD	3000 USD	3000 EUR
6. 4	Number of daily noncash transactions	30	30	30
6. 5	Maximum limit for daily card-to-card transactions to cards issued by ArCa CJSC	2500000 AMD	5000 USD	4000 EUR
6. 6	Number of daily card-to-card transactions to cards issued by ArCa CJSC	5	5	5
6. 7	Maximum limit for daily card-to-card transactions to cards not issued by ArCa CJSC	1000000 AMD	2000 USD	1700 EUR
6. 8	Number of daily card-to-card transactions to cards not issued by ArCa CJSC	3	3	3
6. 9	Maximum limit for weekly card-to-card transactions to cards issued by ArCa CJSC	5000000 AMD	10000 USD	9000 EUR
6. 10	Number of weekly card-to-card transactions to cards issued by ArCa CJSC	10	10	10

6.	11	Maximum limit for weekly card-to-card transactions to cards not issued by ArCa CJSC	2500000 AMD	5000 USD	4000 EUR
6.	12	Number of weekly card-to-card transactions to cards not issued by ArCa CJSC	5	5	5
6.	13	Maximum limit for monthly card-to-card transactions to cards issued by ArCa CJSC	7500000 AMD	15000 USD	14000 EUR
6.	14	Number of monthly card-to-card transactions to cards issued by ArCa CJSC	20	20	20
6.	15	Maximum limit for monthly card-to-card transactions to cards not issued by ArCa CJSC	4000000 AMD	8000 USD	7000 EUR
6.	16	Number of monthly card-to-card transactions to cards not issued by ArCa CJSC	10	10	10
7.	Provision conditions				
7.	1	The basic chip contactless payment card is issued to an adult individual upon provision of proper and valid documents specified in the List of documents required for debit card issuance.			
7.	2	The payment card specified in these tariffs can be provided as an attached card to a cardholder who has an international classic or premium debit (settlement) card in the Bank and has submitted appropriate and valid documents specified in the List of documents required for debit card issuance. Holder of the attached card may be any individual regardless of citizenship and age, including the basic card holder.			
7.	3	The payment card is provided to individuals having a registered residence address in the Republic of Armenia or NKR, having an e-mail address and a mobile phone number.			
7.	4	The payment card is provided for 5 years. Payment card re-issuance is carried out for a new term in the cases defined by the Payment Cards Rules.			
7.	5	The payment card account is opened in one of the currencies specified in the tariffs.			
7.	6	Only one type payment card can be issued in the same currency.			
7.	7	The payment card 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.			

*Payment card service fee is not charged in case of a term deposit in the amount of 100.000 AMD, 200 USD, 200 EUR or above deposited in the Bank, or in case of submission of the documents defined by the list of documents required for the issuance of a Debit (settlement) card. Moreover, if the contract certifying the deposit is terminated or reduced by the amount specified in this clause, the Bank has the right to apply the tariffs specified in this tariff package.

**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._

******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.

In addition to what is specified in these tariffs, additional service commissions may be applied by the servicing bank for cash withdrawal transactions.