



Bank transfers and payments tariffs and conditions for legal entities and sole entrepreneurs -valid from 03.10.2024-31.08.2024

N	Currency	AMD	USD	EUR	RUR
1. Transactions					
Transfers ¹ , including:					
1.1 By visiting the Bank					
1.1.1	On the RA territory				
1.1.1.1	Intrabank (interbranch) transfers over the account	0	0	0	0
1.1.1.2	Interbank transfers over the account on the RA territory	0	0,1% min 3,000 max 20,000 AMD	0,1% min 3,000 max 20,000 AMD	Service is not available
1.1.1.3	Transfers of item 1.1.1.2:- 50 thousand and more for USD/EUR amounts	Not applicable	0.25%	0.25%	Service is not available
1.1.2	Outside the RA territory ^{2,3}				
1.1.2.1	If the expenses of the correspondent bank are borne by "Ardshinbank" CJSC, and the expenses of all intermediary banks (if any) are charged from the transfer amount (OUR variant) ⁴	Service is not available	0.25 % min 15000 max 80,000 AMD	0.25 % min 15000 max 80,000 AMD	0.1% min 4,000 max 30,000 AMD
1.1.2.2	If the expenses of the correspondent bank and all intermediary banks are charged from the transfer amount (SHA variant) ⁵	Service is not available	0.2% min 10000 max 30,000 AMD		Service is not available
1.1.2.3	If the expenses of the correspondent bank and all intermediary banks are borne by "Ardshinbank" CJSC, then the amount is fully transferred to the beneficiary (without deductions) (GOUR variant)	Service is not available	Variant OUR + 12.000 AMD	Service is not available	Service is not available
1.2 Via Internet-Bank system					
1.2.1	On the RA territory				
1.2.1.1	Intrabank (interbranch) transfers over the account	0	0	0	0



1.2.1.2	Interbank transfers over the account on the RA territory	0	0,1% min 2,500 max 20,000 AMD	0,1% min 2,500 max 20,000 AMD	Service is not available
1.2.1.3	Transfers of item 1.1.1.2:- 50 thousand and more for USD/EUR amounts	Not applicable	0.25%	0.25%	Service is not available
1.2.2	Outside the RA territory ^{2,3}				
1.2.2.1	If the expenses of the correspondent bank are borne by "Ardshinbank" CJSC, and the expenses of all intermediary banks (if any) are charged from the transfer amount (OUR variant) ⁴	Service is not available	0.2% min 9,000 max 70,000 AMD	0.2% min 9000 max 70,000 AMD	0.09% min 3,000 max 30,000 AMD
1.2.2.2	If the expenses of the correspondent bank and all intermediary banks are charged from the transfer amount (SHA variant) ⁵	Service is not available	0.2% min 7,000 max 30,000 AMD		Service is not available
1.2.2.3	If the expenses of the correspondent bank and all intermediary banks are borne by "Ardshinbank" CJSC, then the amount is fully transferred to the beneficiary (without deductions) (GOUR variant)	Service is not available	Variant OUR + 12.000 AMD	Service is not available	Service is not available
Payments, including:					
1.3 By visiting the Bank					
1.3.1	Utilities and other payments over the account	0	0	0	0
1.3.2	Payments to the state budget over the account	0	Service is not available		
1.4 Via Internet-Bank system					
1.4.1	Utilities and other payments over the account	0	0	0	0
1.4.2	Payments to the state budget over the account	0	Service is not available		
1.5	Urgent transfers ⁶				



1.5.1	By visiting the Bank or via Internet-Bank system	Fee for the transfer + 10,000 AMD			
1.6	Change of transfer details, including revocation or cancellation of the transfer ⁷				
1.6.1	Intrabank (interbranch) transfers over the account	0	0	0	0
1.6.2	Interbank transfers over the account on the RA territory	0	0	0	0
1.6.3	Transfers outside the RA territory and from abroad				
1.6.3.1	According to the client’s application	Service is not available	25,000 AMD		
1.6.3.2	Return of the remittances received from correspondent banks ⁸	Service is not available	AMD 10,000 but no more than the transferred amount		
1.7	Transfer search, transfer status check	7,500 AMD			
1.8	Recurring payments scheduling ⁹	0			
1.9	Crediting money transfers in favor of “Ardshinbank” CJSC Client from outside the Republic of Armenia to the Client`s account	Not applicable	Standart*		
1.10	For the benefit of "Ardshinbank" CJSC clients with existing correspondent accounts in RA territory and crediting the amount of 50,000 and more USD/Euro remittances	Not applicable		0.25%	The service is not available
1.11	Providing a copy of the message or document certifying the transfers, no more than 3 months (Providing a copy of the message or document certifying the transfers, valid for 3 months)	free of charge			



1.12	Providing a copy of the message or document certifying transfers, more than 3 months old (Providing a copy of the message or document certifying transfers, valid for longer than three months.		3000 AMD	
2. Limitations and terms for processing operations				
2.1	Transfer terms, including:		Submission term ¹⁰	Processing term ^{11,12}
2.1.1	By visiting the Bank	Intrabank	During the operating day until 16:45	Transfer orders submitted before 16:45 pm are carried out during the current operating day within a maximum of 10 minutes, and after 16:45 pm – maximum until the end of the next operating day
		Interbank	During the operating day until 15:00	Transfer orders submitted before 15:00 pm are carried out during the current operating day, and after 15:00 pm – maximum until the end of the next operating day
	Via Internet-Bank system	Intrabank	24/7	Transfer orders submitted before 19:00 pm are carried out during the current operating day within a maximum of 10 minutes, and after 19:00 pm – maximum until the end of the next operating day



2.1.2		Interbank		Transfer orders submitted before 15:00 pm are carried out during the current operating day, and after 15:00 pm – maximum until the end of the next operating day
2.2	Payments to the state budget, including:		Submission term	Processing term
2.2.1	By visiting the Bank		During the operating day until 15:00	Transfer orders submitted before 15:00 pm are carried out during the current operating day within a maximum of 10 minutes, and after 15:00 pm – maximum until the end of the next operating day
2.2.2	Via Internet-Bank system		24/7	
2.3	Urgent transfers, including:		Submission term	Processing term
2.3.1	By visiting the Bank or Via Internet-Bank system		from 9:15 to 15:30	Transfer orders submitted before 15:30 pm are carried out during the current operating day, and after 15:30 pm – on the next operating day