The terms and conditions presented in the printed information bulletin may differ from the current version published on the website. In case of any discrepancies, please visit a branch or refer to the version available on the website. The full terms and conditions are available at the following link.

Securites custody service

Service		Fee*
Securities account opening and closing		Free of charge
Safekeeping[1]		**0.08% (annual)**
Transfer of Securites[2,3]	**Transfer of Equities (DVP/FOP/ST)**[4]	0.15%, min 10,000 AMD max 3,000,000 AMD
	Transfer of Bonds (DVP/FOP/ST)[4]	0.015%, min 5,000 AMD max 300,000 AMD
	Transfer of other securities (DVP/FOP/ST)[4]	0.25%, min 10,000 AMD max 3,000,000 AMD
	Internal transfer of Equities[4]	0,08%, min 5,000 AMD
	Internal transfer of Bonds[4]	0,008%, min 3,000 AMD
	Internal transfer of other securities[4]	0,1%, min 8,000 AMD
	Portfolio transfer[5]	6,000 AMD
Pledge of securities	**Pledge of Equities**	0,06%, min 5,000 AMD
	Pledge of Bonds	0,01%, min 1,000 AMD
Securities account freeze		0,05%, min 5,000 AMD
Corporate actions		**Free of charge**
Provisioning of Reference (statement)		**Free of charge**
Reference with non-standard[6] **information**		10,000 AMD
Other custodian services [7]		Ardshinbank's Custodial expenses + 25%

[1] NO fee is applied to securities or public fund shares that are allowed to trade in the regulated market of the RA, as well as state or community property or owned by the Central Bank of the RA.
No fee is applied to the custody of units of Money Market Funds acquired as a result of sweep deal transactions.
The basis for calculation is the market value of the securities, if it is not less than the nominal value. Otherwise, the nominal value is taken as the basis.
The basis for the calculation is the securities balance held in the account of the account holder at the end of each day of the reporting period, applying, where applicable, the exchange rate of the Central Bank of the RA effective on the last day of the reporting period.
[2] Transfer fee is not applied, when
- A party transferring/receiving securities is the Central Bank of RA
- the transfer is made within the framework of the brokerage order submitted by the client,
- the transfer of RA government bonds is carried out within the CBA system.

[3] The calculation is performed on the date of the actual crediting to/withdrawal from the Securities account, applying the Bank's non-cash purchase exchange rate where applicable.
[4] The basis of calculation is the market value of the securities, if it is not less than the nominal value. Otherwise, the nominal value is taken as the basis.
[5] Applies only for transfer of funds from one account opened in CDA to the other account opened in other CDA Account operator.
[6] A document with any other form and content different from the form and content approved by Ardshinbank OJSC.
[7] Fee is not applied to income payments, dividends and redemptions.
* Tariffs are charged in AMD.

Tariffs published on the Bank's website apply to individual Clients who are citizens of the Republic of Armenia, whose center of vital interests is in the Republic of Armenia.

Other terms

The terms and conditions for the provision of securities custody services, including the procedure and timeframes for concluding and terminating the agreement between the Bank and the Client within the scope of the service, the terms, timeframes, and methods of payments by the Client, the list of documents required by the Bank, the procedure for submitting and executing instructions for the purpose of concluding transactions, the terms for providing statements/reports and other information, the places where securities transactions are executed, as well as other relevant provisions, are set forth in Chapter 12 of the General Terms and Conditions for the Provision of Banking Services.

Important to know

➢ The Bank may request additional documents or other information from the consumer based on the “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 Financing of Terrorism”, as well as ask the consumer additional questions during oral communication (if such a request exists).

➢ 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.

➢ You have the right to communicate with Ardshinbank OJSC in your 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.

ATTENTION: “Your Financial Directory” www.fininfo.am is an electronic system that facilitates the search, comparison of services offered to individuals and the selection of the most effective option for you.

Within the framework of providing securities custody services, the Bank opens securities depo accounts, records rights and obligations in respect of securities, accepts and executes instructions for the transfer, pledge and other transactions with securities, provides statements and certificates regarding account balances and movements, and performs other operations related to securities custody services

"Ardshinbank" OJSC provides custody services for securities in accordance with the RA Law "On the Securities Market”, the regulations and rules for custody activities adopted by the RA Central Bank, other regulatory legal acts, by storing securities owned by client, registering and transferring ownership and other property rights to the securities. In order to provide custody services "Ardshinbank" OJSC carries out opening of depo accounts, registration of rights and obligations to securities, acceptance and execution of transfers, pledges, prohibition and other instructions, provision of statements and references on account balance and fund movement, as well as other operations related to the securities custody.