

CUSTOMS CARDS ISSUED TO LEGAL ENTITIES AND SOLE ENTREPRENEURS

TERMS & CONDITIONS

Card type	VISA International customs chip cards (contactless)
Card issue	AMD 0
Card prompt issue (within 1 banking day)	AMD 5,000
Card account opening and administration	AMD 0
Annual service fee	AMD 10,000
Card validity	5 years
<i>Debit card minimum balance requirement in the main currency of the card</i>	
• AMD card account	AMD 0
• USD card account	USD 0
• EUR card account	EUR 0
• RUB card account	RUB 0
<i>Credit cards</i>	
Credit card minimum balance	Not applicable
Access to overdraft	Not provided
Maximum overdraft limit	Max. 80 mln drams or the equivalent in foreign currency
Interest rate charged on the overdraft	Min. 12%
Grace period for charging the interests	Not applicable
Provision of additional card	Not provided
Annual service fee for additional card	-
The amount of replenishment of the minimum balance of the card account when ordering each additional card	-
<i>Annual rate of interest accrued on a favorable balance of the card account</i>	
• AMD card account	Not applicable
• USD card account	Not applicable
• EUR card account	Not applicable
• RUB card account	Not applicable
Card double issue for the same validity period in the event of card damage, access to card details by third parties, theft or loss thereof	AMD 5,000
Activation of SMS service (VAT included) ¹	AMD 0

¹ The activation of SMS-service is mandatory for all cardholders for security purposes

Fee for each incoming SMS for subscribers of mobile operators of Armenia and Artsakh (VAT included)	AMD 0
Fee for each incoming SMS for subscribers of mobile operators of other countries	AMD 100
Replenishment of a card account (cash credit)	AMD 0
Prompt replenishment of a card account	AMD 5,000
Provision of a statement of a card account	AMD 0
Provision of an additional statement of a card account (VAT included)	AMD 0
Fee for provision of cash at the Bank ATMs	Not permitted
Fee for provision of cash by cards at the Bank POS terminals ²	Not permitted
Fee for cashing out funds available on the card account without a card	Not permitted
Fee for cash withdrawal at other ArCa member bank POSs	Not permitted
Fee for cash withdrawal at ATMs and POSs of other banks	Not permitted
Card to card transfer via internet and ATM	Not permitted
Fee for conducting cashless transactions (trading through POSs)	Not permitted
Cashless transfer /conversion/ from Card account without using the Card (within the system of "ARMBUSINESSBANK" CJSC)	Not permitted
Maximum amount of daily transactions (certified online debit transactions, except transactions conducted in the Bank's operating system)	
• AMD card account	AMD 80 000 000
• USD card account	USD 160 000
• EUR card account	EUR 150 000
• RUB card account	RUB 12 000 000
Maximum number of daily transactions	20
Fee for reviewing maximum daily transaction limit	AMD 0
Inclusion of card into international STOP-list (for 14 days in one region)	AMD 20,000
Withdrawing the card from international STOP-list	AMD 0
Card blocking	AMD 0
Card blocking	AMD 1,000
Card unblocking (in case wrong PIN entered three times)	AMD 0
Imaging cardholder photo on the reverse side (VAT incl.)	AMD 2,000
Card closing	AMD 0

² In case of presenting a cash payment order for the payment of customs duties, it is allowed to make the payment through POS terminal