

**Chairman of the Board**

*A. Kirakosyan*

**FEE SCHEDULE**

**APPLICABLE FOR PRODUCTS AND SERVICES RENDERED BY “ARMBUSINESSBANK” CJSC  
(Amended)**

| <b>Banking facility</b>       |   | <b>Tariff fee</b>                                     |
|-------------------------------|---|---|
| <b>1. Account maintenance</b> |   |   |
| 1.1                           | Account opening and servicing <sup>1</sup>  |   |
| 1.1.1                         | For each account of individuals   | AMD 1 500<br>(lump charge)                            |
| 1.1.2                         | Dealing accounts of individuals (Forex)   | AMD 5 000<br>(lump charge)                            |
| 1.1.3                         | Legal and other economic entities   | AMD 0   |
| 1.2                           | Minimum balance requirement of account <sup>1</sup>   |   |
|                               | • Individuals   | AMD 0   |
|                               | • For all accounts of legal and other economic entities   | AMD 15 000<br>(or the equivalent in foreign currency) |
| 1.3                           | Provision of a statement of account or other payment document following each transaction  | AMD 0   |
| 1.4                           | Provision of a statement of account or other reference document via e-mail, facsimile or other means of communication <sup>2</sup>                |   |
|                               | ▪ within the Republic of Armenia  | AMD 500   |
|                               | ▪ other than the Republic of Armenia  | AMD 500 + communication charges                       |
| 1.5                           | Provision of copy of a statement of account (credit account included) or other payment document as per remoteness of a transaction (VAT included) |   |
|                               | ▪ In the event of up to a year's remoteness   | AMD 2 000   |
|                               | ▪ From 1 to 3 years' period of remoteness   | AMD 5 000   |
|                               | ▪ From 3 to 5 years' period of remoteness   | AMD 10 000  |
| 1.6                           | Provision of a reference of account (VAT included)  |   |
|                               | ▪ in Armenian   | AMD 1 000   |
|                               | ▪ in Russian, English and French  | AMD 2 500   |
| 1.7                           | Provision of a bank account reference and a copy of a SWIFT message (VAT included)  | AMD 1 000   |
| 1.8                           | Maintenance and servicing of account to no effect of performance within a year  | AMD 5 000   |
| 1.9                           | Preparing and providing replies (references) to audit inquiry (VAT included) <sup>1</sup>   | AMD 10 000  |
| 1.10                          | Annual interest rate applicable to balance of account   | 1%  |
| 1.11                          | Transactions through escrow accounts  |   |

<sup>1</sup> The following fee defined under the existing Tariff Schedule is not applicable to correspondent accounts, securities depo-accounts, current accounts opened for the maintenance of credit accounts, card and deposit accounts.

<sup>2</sup> No tariff fee is applicable for statements of accounts to be issued without fail to individuals each month.

|  |   |   |
|--|---|---|
|  | ▪ real estate business  | 0.1% of credited funds, min. AMD 20.000, max. AMD 100.000 |
|  | ▪ business in movable property  | 0.3% of credited funds, min. 15.000, max. AMD 50.000      |
| 1.12   | Account closing   | AMD 0   |
| <b>2. Money transfers</b>                    |   |   |
| 2.1  | Transfers within the system of “ARMBUSINESSBANK” CJSC (inter-branch remittances) in local and foreign currencies  | AMD 0   |
| 2.2  | Bank-to-bank transfers  |   |
| 2.2.1  | In local currency (within RA)   |   |
| a)   | Through bank accounts   | AMD 0   |
| b)   | Without account opening   |   |
|  | ▪ AMD 25 000 and less   | AMD 100   |
|  | ▪ AMD 25 001 - 100 000  | AMD 200   |
|  | ▪ AMD 100 001 - 500 000   | AMD 300   |
|  | ▪ AMD 500 001 -1 000 000  | AMD 500   |
|  | ▪ AMD 1 000 001 and above   | AMD 1 000   |
| 2.2.2  | Urgent transfers (within the same banking day) in local currency (within RA)  | 0,1%, min AMD 500, max AMD 5 000                          |
| 2.2.3  | Remittances in foreign currency   |   |
| a)   | In US dollars<br>Via “BEN” scheme for bank expenses (correspondent bank’s commitment fee is charged from the amount of transfer)  |   |
|  | ▪ USD 10 000 and less   | AMD 3 000   |
|  | ▪ USD 10 001 and above  | 0,1%, min AMD 5 000 , max AMD 50 000                      |
|  | Via “OUR” scheme for bank expenses (correspondent bank’s commitment fee is at cost of “ARMBUSINESSBANK” CJSC) <sup>3</sup>  | 0,15%, min. AMD 5 000 , max AMD 80 000                    |
| b)   | In EUR and other freely convertible foreign currency<br>Via “BEN” scheme for bank expenses (correspondent bank’s commitment fee is charged from the amount of transfer) | 0,1%, min AMD 5 000, max AMD 70 000                       |
|  | Via “OUR” scheme for bank expenses (correspondent bank’s commitment fee is at cost of “ARMBUSINESSBANK” CJSC) <sup>3</sup>  | 0,15%, min AMD 5 000, max AMD 100 000                     |
| c)   | In RUR<br>Via any scheme for bank expenses  | 0,1%, min AMD 5 000                                       |
| 2.3  | Amendments to T&C of foreign exchange transfers, incl. cancellation of transfer order (excepting remittances through transfer systems for individuals)                  |   |
|  | ▪ In local currency   | AMD 1 500   |
|  | ▪ In foreign currency   | AMD 25 000  |
| 2.4  | Retrieval of transfers in foreign currency  | AMD 6 000   |
| <b>3. Funds Transfers Via CONTACT System</b> |   |   |
| <b>Amount of transfer</b>                    |   | <b>Commitment fee</b>                                     |
| 3.1  | <b>CIS countries, Georgia, Lithuania, Latvia, Estonia</b>   |   |
|  | US dollar/Euro  |   |
|  | 0-4.950 US dollar/Euro  | 2%  |
|  | 4.951 – 10.000 US dollar/Euro   | 99 US dollar/Euro   |
|  | Russian rouble  |   |
|  | 0 - 175.000 Russian rouble  | 2%  |
|  | 175.001 – 350.000 Russian rouble  | 3.500 Russian rouble                                      |

<sup>3</sup> For transfers to be effectuated without account opening, individual customers are surcharged AMD 6 500; for transfers through bank accounts the bank shall charge extra for contingent expenses incurring due to involvement of intermediary bank(s) for remittance purposes.

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|---|--|---|
| 3.2   | <b>Other countries</b>   |   |
|   | US dollar/Euro   |   |
|   | 0 – 10.000 US dollar/Euro  | 2- 3.8%   |
|   | Russian rouble   |   |
|   | 0 – 350.000 Russian rouble   | 2- 3.8%   |
| <b>4. Funds Transfers Via MONEY GRAM System</b>   |  |   |
| <b>Amount of transfer</b>   |  | <b>Commitment fee</b>   |
| USD 0,01 – 100,00   |  | AMD equivalent of USD 12  |
| USD 100,01-250,00   |  | AMD equivalent of USD 20,00   |
| USD 250,01-400,00   |  | AMD equivalent of USD 24,00   |
| USD 400,01-600,00   |  | AMD equivalent of USD 32,00   |
| USD 600,01-800,00   |  | AMD equivalent of USD 40,00   |
| USD 800,01-1000,00  |  | AMD equivalent of USD 50,00   |
| USD 1000,01-1200,00   |  | AMD equivalent of USD 60,00   |
| USD 1200,01-1 800,00  |  | AMD equivalent of USD 75,00   |
| USD 1 800,01-2 500,00   |  | AMD equivalent of USD 100,00  |
| USD 2 500,01-5 000,00   |  | AMD equivalent of USD 150,00  |
| USD 5 000,01-7 500,00   |  | AMD equivalent of USD 225,00  |
| USD 7 500,01-10 000,00  |  | AMD equivalent of USD 300,00  |
| <b>5. Funds Transfers Via ANELIK system</b>   |  |   |
| <b>3% commission shall be charged for the remittance, irrespective of the transfer amount.</b>                    |  |   |
| <b>6. Funds Transfers Via BISTRAYA POCHTA</b>   |  |   |
| <b>2% commission (min. 5 USD / EUR) shall be charged for the remittance, irrespective of the transfer amount.</b> |  |   |
| <b>7. Cheque operations</b>   |  |   |
| 7.1   | Purchase and sale of foreign cheques   | Charges are made off the total amount on the submitted cheques            |
| 7.1.1   | Honoring Travelers' Cheques in cash foreign currency                               | 1%, min. AMD 5 000  |
| 7.1.2   | Honoring bank cheques (maintained on terms of collection) in cash foreign currency |   |
|   | ▪ USD 20 000 and less  | 2%, min. AMD 5 000  |
|   | ▪ USD 20 001 and above   | As per contract   |
| 7.2   | For outstanding cheques sent for collection  | 2% off each outstanding cheque's amount, min. AMD 5 000, max. AMD 100 000 |
| 7.3   | Provision of cheque-books (VAT included)   | AMD 2 500   |
| 7.4   | Provision of foreign correspondents' cheques (VAT included)                        | AMD 5 000   |
| 7.5   | Prepayment for the maintenance of a bank cheque without account opening            | 2%, min. AMD 30 000, max. AMD 100 000                                     |
| <b>8. Safe custody</b>  |  |   |
| 8.1   | Safe custody vault   | VAT included  |
|   | ▪ Valuables and documents safe custody (VAT included)                              | AMD 300 (per day)   |
|   | ▪ Reception of gold deposit  | AMD 1000 (lump charge)  |
| 8.2   | <i>Individual safe deposit boxes at the Head office</i>                            | VAT included  |
| 8.2.1   | Small-sized (417x255x75)   |   |
|   | 1 day  | AMD 1 000   |
|   | 7 days   | AMD 3 000   |
|   | 15 days  | AMD 5 000   |
|   | 30 days  | AMD 7 000   |
|   | 90 days  | AMD 10 000  |
|   | 180 days   | AMD 20 000  |
|   | 360 days   | AMD 35 000  |
| 8.2.2.  | Medium-sized (417x255x257)   |   |

|  |   |                                    |
|--|---|------------------------------------|
|  | 1 day   | AMD 1 500                          |
|  | 7 days  | AMD 5 000                          |
|  | 15 days   | AMD 7 000                          |
|  | 30 days   | AMD 10 000                         |
|  | 90 days   | AMD 20 000                         |
|  | 180 days  | AMD 25 000                         |
|  | 360 days  | AMD 45 000                         |
| 8.2.3.   | Large-sized (410x255x380)   |                                    |
|  | 1 day   | AMD 2 000                          |
|  | 7 days  | AMD 7 000                          |
|  | 15 days   | AMD 10 000                         |
|  | 30 days   | AMD 15 000                         |
|  | 90 days   | AMD 30 000                         |
|  | 180 days  | AMD 35 000                         |
|  | 360 days  | AMD 60 000                         |
| 8.2.4.   | Large-sized (650x265)   |                                    |
|  | 1 day   | AMD 3 000                          |
|  | 7 days  | AMD 8 000                          |
|  | 15 days   | AMD 12 000                         |
|  | 30 days   | AMD 20 000                         |
|  | 90 days   | AMD 30 000                         |
|  | 180 days  | AMD 35 000                         |
|  | 360 days  | AMD 80 000                         |
| 8.3  | Failure by Customer to hand over the safe deposit box and key after completion of the contract period | AMD 500<br>(for each day overdue)  |
| 8.4  | <i>Individual safe deposit boxes at the branch-offices</i>  |                                    |
| 8.4.1.   | Small-sized (85x300x500)  |                                    |
|  | 1 day   | AMD 1 000                          |
|  | 7 days  | AMD 3 000                          |
|  | 15 days   | AMD 5 000                          |
|  | 30 days   | AMD 7 000                          |
|  | 90 days   | AMD 10 000                         |
|  | 180 days  | AMD 20 000                         |
|  | 360 days  | AMD 35 000                         |
| 8.4.2  | Medium-sized (175x300x500)  |                                    |
|  | 1 day   | AMD 1 500                          |
|  | 7 days  | AMD 5 000                          |
|  | 15 days   | AMD 7 000                          |
|  | 30 days   | AMD 10 000                         |
|  | 90 days   | AMD 20 000                         |
|  | 180 days  | AMD 25 000                         |
|  | 360 days  | AMD 45 000                         |
| 8.4.3  | Large-sized (175x500x600)   |                                    |
|  | 1 day   | AMD 2 000                          |
|  | 7 days  | AMD 7 000                          |
|  | 15 days   | AMD 10 000                         |
|  | 30 days   | AMD 15 000                         |
|  | 90 days   | AMD 30 000                         |
|  | 180 days  | AMD 35 000                         |
|  | 360 days  | AMD 60 000                         |
| 8.5  | Failure by Customer to hand over the safe deposit box and key after completion of the contract period | AMD 500<br>(for each day past due) |
| <b>9. International collection of payments</b> |   |                                    |
| 9.1  | Advice of a collection order  | AMD 15 000                         |

|                                |  |   |
|--------------------------------|--|---|
| 9.2                            | Acceptance or payment of collection  | 0.25%, min AMD 35 000   |
| 9.3                            | Transfer of collection documents without provision for acceptance or                                     | AMD 25 000  |
| 9.4                            | Returning of documents held for documentary collection to the correspondent, outstanding by the customer | AMD 40 000  |
| 9.5                            | Submission of collection order, verification and delivery of collection documents                        | 0.25%, min AMD 50 000   |
| 9.6                            | Amendments to T&C of collection order, cancellation thereof inclusive                                    | AMD 30 000  |
| <b>10. Documentary credits</b> |  |   |
| 10.1                           | Notice of L/C  | AMD 60 000  |
| 10.2                           | Issuing (opening) L/C  | 0,15%, min AMD 45 000   |
| 10.3                           | Confirmation of L/C  | 0,2%, min AMD 45 000  |
| 10.4                           | Confirmation by other bank of L/C issued by "ARMBUSINESSBANK" CJSC                                       | Confirming bank's tariff rate   |
| 10.5                           | Acceptance and verification of documents   | AMD 60 000  |
| 10.6                           | Payment of L/C amount  | 0,2%, min AMD 45 000  |
| 10.7                           | Amendments to terms and conditions of L/C  | AMD 25 000+ correspondent bank's costs                                  |
| 10.8                           | Revocation of L/C  | AMD 25 000+ correspondent bank's costs                                  |
| 10.9                           | Transfer of L/C  | 0,2%, min AMD 45 000  |
| 10.10                          | Acceptance of documents with discrepancies   | AMD 60 000  |
| 10.11                          | Preliminarily frozen amount for commitment fees and communication costs                                  | AMD 100 000   |
| <b>11. Bank guarantees</b>     |  |   |
| 11.1                           | Provision (issue) of a bank guarantee  | Lump charge   |
| 11.1.1                         | For any type of a bank guarantee with funds deposition   | 0,5% off the guarantee amount, min AMD 10 000, max AMD 50 000           |
| 11.1.2                         | Bank guarantees for bid security (participation in a tender)   | 1,0 % off the guarantee amount, min AMD 10 000, max AMD 100 000         |
| 11.1.3                         | Bank guarantees for performance, for advance payment security  |   |
|                                | • 366 days and less  | 1,0 % off the guarantee amount, min AMD 10 000                          |
|                                | • 366 to 548 days  | 1,5 % off the guarantee amount, min AMD 10 000                          |
|                                | • 548 days and above   | 2,0 % off the guarantee amount, min AMD 10 000                          |
| 11.1.4                         | Warranties (for post-completion) and other bank guarantees   | 2,5 % off the guarantee amount, min AMD 15 000                          |
| 11.2                           | Notice of a bank guarantee   | AMD 22 000  |
| 11.3                           | Issue and confirmation of an international bank guarantee (occurring each month)                         | 0,2% of guarantee amount, min AMD 45 000 + confirming bank's commission |
| 11.4                           | Extension of a bank guarantee validity, amendments to T&C thereon  | 1% of guarantee amount, min AMD 15 000                                  |
| 11.5                           | Payments against guarantees issued and confirmed by the Bank   | 0,2% of guarantee amount, min AMD 45 000                                |
| 11.6                           | Commission for bank guarantees servicing (VAT included)  | AMD 5 000   |
| <b>12. Cash operations</b>     |  |   |
| 12.1                           | Cash entry on Customer's account <sup>4</sup>  |   |
|                                | ▪ Local currency   | AMD 0   |
|                                | ▪ US dollars   | AMD 0   |
|                                | ▪ Other freely convertible foreign currency <sup>5</sup>   | Bank's daily tariff rate  |

<sup>4</sup> No tariff fee is applicable for amounts to be entered and lodged as a deposit.

<sup>5</sup> No tariff fee is applicable for amounts to be entered on Euro card accounts.

|  |  |   |
|--|--|---|
| 12.2   | Provision of cash funds from customer's account (except for credit funds provided in the framework of the AUA project for "The development of Trpanjyan communities" and dealing accounts of individual customers) |   |
|  | ▪ Local currency   | 0,3%  |
|  | ▪ US dollars   | 0,5% <sup>6</sup>                           |
|  | ▪ Other freely convertible foreign currency  | Bank's daily tariff rate                    |
| 12.3   | Provision of cash from funds previously entered on Customer's account <sup>7</sup>   |   |
|  | ▪ Individuals  | AMD 0                                       |
|  | ▪ Legal and other economic entities  | AMD 0                                       |
| 12.4   | Examination of banknotes for authenticity (VAT included)   |   |
|  | ▪ Armenian drams   | AMD 0                                       |
|  | ▪ Freely convertible foreign currency  | 0,1%, min AMD 200                           |
| 12.5   | Exchange of mutilated (old, torn, illustrated) banknotes with all important parts available  |   |
|  | ▪ Armenian drams   | AMD 0                                       |
|  | ▪ Freely convertible foreign currency  | 3%  |
| 12.6   | Counting, packing and return of coins  | 1%, min AMD 200                             |
| <b>13. Securities dealings</b>                           |  |   |
| 13.1   | Securities purchase and sale on Customer's behalf and (or) at cost   | Charges are made from the transaction price |
| 13.1.1   | State bonds  |   |
|  | ▪ AMD 100 000 000 and less   | 0,05%                                       |
|  | ▪ AMD 100 000 001 and above  | 0,04%                                       |
| 13.1.2   | Other securities   | As per contract                             |
|  | Transfer of State bonds  |   |
|  | ▪ Electronic transfer  | AMD 500                                     |
|  | ▪ Documentary transfer   | AMD 1 000                                   |
| 13.2   | Provision of information on the securities market  | AMD 0                                       |
| <b>14. "Bank-to-Customer" system (Armenian Programs)</b> |  |   |
| 14.1   | System installation (VAT included)   | AMD 10 000                                  |
| 14.2   | Service fees (VAT included)  |   |
|  | • <i>Monthly</i> service fee for residents   | AMD 10 000                                  |
|  | • <i>Annual</i> service fee for non-residents  | AMD 120 000                                 |
| 14.3   | Generation and provision of a digital signature  | AMD 0                                       |
| <b>15. Loan operations</b>                               |  |   |
| 15.1   | Commitment fee for loan bids review (except for guarantees and loans under primary security) (VAT included)  | Lump charge                                 |
|  | ▪ Agricultural loans extended within the framework of Rural Areas Economic Development program   | AMD 5 000                                   |
|  | • Agricultural loans extended within the framework of "MCA Armenia Water-to-Market" Program  | AMD 3 000                                   |
|  | • Business loans within the framework of Eurasian Development Bank "SME financing" program   | AMD 50 000                                  |

<sup>6</sup> Fees and charges for correspondent banks shall be stipulated under agreement.

<sup>7</sup> Cash deposits and interests accrued thereon are issued less commissions – AMD 0. Cashless deposits lodged for the term of 30 days and above are issued less commissions – AMD 0; deposits lodged for a period of up to 30 days and demanded back prematurely are issued as per clause 12.2.

|          |  |  |
|----------|--|--|
|          | <ul style="list-style-type: none"> <li>▪ Business loans (incl. car loans to legal and other economic entities, loans to SME entities in the framework of NCD for SME development Fund Armenia, as well as loans in the framework of Artsakh Investment Fund “Assistance to SME ” program)</li> </ul> | AMD 5 000  |
|          | <ul style="list-style-type: none"> <li>▪ Mortgage loans</li> </ul>   | AMD 5 000  |
|          | <ul style="list-style-type: none"> <li>▪ Loans for real estate repairing works</li> </ul>  | AMD 5 000  |
|          | <ul style="list-style-type: none"> <li>▪ Collateral loans to individuals against movable and real estate security</li> </ul>   | AMD 5 000  |
|          | <ul style="list-style-type: none"> <li>▪ Secondary credits to individuals</li> </ul>   | AMD 5 000  |
|          | <ul style="list-style-type: none"> <li>▪ Loans issued for commodities purchase (furniture, consumer goods, etc.)</li> </ul>  | AMD 1 000  |
|          | <ul style="list-style-type: none"> <li>▪ Education loans</li> </ul>  | AMD 1 500  |
|          | <ul style="list-style-type: none"> <li>▪ Tourist loans</li> </ul>  | AMD 1 500  |
|          | <ul style="list-style-type: none"> <li>▪ Car loans to individuals</li> </ul>   | AMD 5 000  |
| 15.2     | Commissions for loan servicing (VAT included)  | Lump charge  |
| 15.2.1   | Agricultural loans extended within the framework of Rural Areas Economic Development program   |  |
|          | <ul style="list-style-type: none"> <li>▪ For loans comprising up to USD 10 000</li> </ul>  | AMD 20 000   |
|          | <ul style="list-style-type: none"> <li>▪ For loans from USD 10 001 to USD 50 000</li> </ul>  | AMD 30 000   |
|          | <ul style="list-style-type: none"> <li>▪ For loans from USD 50 001 and above</li> </ul>  | AMD 60 000   |
| 15.2.2   | Agricultural loans extended within the framework of “MCA Armenia Water-to-Market” Program  |  |
|          | <ul style="list-style-type: none"> <li>▪ For loans comprising up to AMD 3 000 000</li> </ul>   | AMD 5 000  |
|          | <ul style="list-style-type: none"> <li>▪ For loans from AMD 3 000 001 to AMD 5 000 000</li> </ul>  | AMD 10 000   |
|          | <ul style="list-style-type: none"> <li>▪ For loans from AMD 5 000 001 to AMD 8 500 000</li> </ul>  | AMD 15 000   |
|          | <ul style="list-style-type: none"> <li>▪ For loans from AMD 8 500 001 to AMD 17 000 000</li> </ul>   | AMD 30 000   |
| 15.2.3   | Business loans within the framework of Eurasian Development Bank “SME financing” program   | 0.25% p.a.<br>(charged on the actual contract amount extended) |
| 15.2.4   | Business loans (incl. car loans to legal and other economic entities; Loans to SME entities in the framework of NCD for SME Fund Armenia, as well as loans provided in the framework of Artsakh Investment Fund “Assistance to SME business” program)  | 0.1% of loan amount, AMD 15 000 min, AMD 500 000 max           |
| 15.2.5   | Mortgage loans and loans for real estate repairing works   |  |
|          | <ul style="list-style-type: none"> <li>▪ AMD 12 000 000 and less</li> </ul>  | AMD 20 000   |
|          | <ul style="list-style-type: none"> <li>▪ AMD 12 000 001 to AMD 20 000 000</li> </ul>   | AMD 30 000   |
|          | <ul style="list-style-type: none"> <li>▪ AMD 20 000 001 to AMD 40 000 000</li> </ul>   | AMD 40 000   |
|          | <ul style="list-style-type: none"> <li>▪ AMD 40 000 001 and above</li> </ul>   | AMD 80 000   |
| 15.2.6   | Credit lines extended on plastic cards   |  |
|          | <ul style="list-style-type: none"> <li>▪ Under security of real estate, movable property and guarantee</li> </ul>  | AMD 10 000   |
|          | <ul style="list-style-type: none"> <li>▪ Under security of cash flow</li> </ul>  | AMD 10 000   |
|          | <ul style="list-style-type: none"> <li>▪ To employees of the organization under security of payroll without entering into association treaty with the Bank</li> </ul>  | AMD 10 000   |
| 15.2.7   | Education loans  | AMD 3 000  |
| 15.2.8   | Tourist loans  | AMD 5 000  |
| 15.2.9   | Car loans  |  |
| 15.2.9.1 | Loans to legal and other economic entities (primary market)  | As per clause 15.2.3   |
| 15.2.9.2 | Individuals  |  |
| a)       | Primary market   |  |

|                                       |   |  |             |
|---------------------------------------|---|--|-------------|
|                                       | ▪ AMD 5 000 000 and less  | AMD 20 000   |             |
|                                       | ▪ AMD 5 000 001 to 10 000 000   | AMD 25 000   |             |
|                                       | ▪ AMD 10 000 001 and above  | AMD 40 000   |             |
| b)                                    | Secondary market  | AMD 10 000   |             |
| 15.2.10                               | Loans to individuals under security of movable and real estate  | 0.1% of loan amount, min. AMD 15 000, max. AMD 150 000 |             |
| 15.2.11                               | Secondary credits of individuals  | 0.2%, min. AMD 15, 000, max. AMD 30. 000               |             |
| 15.2.12                               | Loans issued for commodities purchase (furniture, consumer goods, etc.)   | AMD 2 000  |             |
| 15.2.13                               | Loans under gold collateral   |  |             |
|                                       | ▪ AMD 250 000 and less  | AMD 1 500  |             |
|                                       | ▪ AMD 250 001-500 000   | AMD 2 500  |             |
|                                       | ▪ AMD 500 001-800 000   | AMD 3 000  |             |
|                                       | ▪ AMD 800 001-1 000 000   | AMD 4 000  |             |
|                                       | ▪ AMD 1 000 001-3 000 000   | AMD 7 000  |             |
|                                       | ▪ AMD 3 000 001 and above   | AMD 10 000   |             |
| 15.3                                  | Fee for <b>General Agreement</b> conclusion to effect credit and guarantee operations (for a five-year period) (VAT included) |  |             |
|                                       | ▪ For loans and (or) guarantees comprising up to AMD 20 000 000   | AMD 25 000   |             |
|                                       | ▪ For loans and (or) guarantees comprising up to AMD 20 000 001 and above   | AMD 50 000   |             |
| 15.4                                  | Provision of a reference on credit liabilities (VAT included)   | AMD 3 000  |             |
| 15.5                                  | Provision of a reference on a credit line (VAT included)  | AMD 5 000  |             |
| <b>16. Leasing</b>                    |   |  |             |
| 16.1                                  | Commitment fee for leasing bids review /lump charge/ (VAT included)   | AMD 10 000   |             |
| 16.2                                  | Commission for servicing leasing transactions /lump charge/ (VAT included)  |  |             |
|                                       | ▪ AMD 4 000 000 and less  | AMD 15 000   |             |
|                                       | ▪ AMD 4 000 001 – 10 000 000  | AMD 25 000   |             |
|                                       | ▪ AMD 10 000 001– 40 000 000  | AMD 50 000   |             |
|                                       | ▪ AMD 40 000 001 – 70 000 000   | AMD 80 000   |             |
|                                       | ▪ AMD 70 000 001 – 100 000 000  | AMD 150 000  |             |
|                                       | ▪ AMD 100 000 001 – 150 000 000   | AMD 200 000  |             |
|                                       | ▪ AMD 150 000 001 and above   | AMD 300 000  |             |
| <b>17. Plastic cards transactions</b> |   |  |             |
| 17.1                                  | <b>“ArCA”</b>   | <b>Classic</b>   | <b>Gold</b> |
|                                       | Card issue  | AMD 0  | AMD 0       |
|                                       | Card account opening  | AMD 0  | AMD 0       |
|                                       | Card account conducting   | AMD 0  | AMD 0       |
|                                       | Annual service fee for card maintenance   | AMD 3 000  | AMD 10 000  |
|                                       | Card account minimum balance requirement  | AMD 2 000  | AMD 4 000   |
|                                       | Card validity   | 2 years  | 2 years     |
|                                       | Amount of reinforcement of a card account minimum balance for each additional card order                                      | AMD 0  | AMD 2 000   |
|                                       | Additional card issue   | Not applicable   | Applicable  |
|                                       | Annual fee for additional card servicing  | AMD 0  | AMD 2 000   |
|                                       | Card double issuance for the same validity period in the event of card damage and/or theft or loss of PIN code                | AMD 2 500  | AMD 4 000   |
|                                       | Subscription to SMS service (VAT included)  | AMD 500  | AMD 500     |
|                                       | Fee for each received SMS (VAT included)  | AMD 50   | AMD 50      |

|        |  |                 |                    |                 |                      |
|--------|--|-----------------|--------------------|-----------------|----------------------|
|        | Reinforcement of a card account (cash reinforcement)   |                 | AMD 0              |                 | AMD 0                |
|        | Urgent reinforcement of a card account   |                 | AMD 24 000         |                 | AMD 24 000           |
|        | Provision of a monthly statement of a card account (on spot)   |                 | AMD 0              |                 | AMD 0                |
|        | Commitment fee for cash withdrawal at Bank's ATMs and POS terminals  |                 | 0,3%               |                 | 0,3%                 |
|        | Commitment fee for cash withdrawal at other ArCa banks' ATMs and POS terminals   |                 | 1%                 |                 | 1%                   |
|        | Commitment fee for terminating and canceling an accepted transaction   |                 | 0.5 %              |                 | 0.5 %                |
|        | Commitment fee to cash funds available on the card account without a card  |                 | 0.5 %              |                 | 0.5 %                |
|        | Commitment fee for effecting cashless transactions at all ArCa member Banks' trade and service outlets (shopping through POS terminal) |                 | AMD 0              |                 | AMD 0                |
|        | Annual rate of interest accrued on a favorable card account balance  |                 | 5%                 |                 | 3%                   |
|        | Cashless transfer /converting transaction/ from card account   |                 | 0.5 %              |                 | 0.5 %                |
|        | Transfer of funds through Internet from one card of "ARMBUSINESSBANK" CJSC to another  |                 | 0,3%               |                 | 0,3%                 |
|        | Transfer of funds through Internet from ARMBUSINESSBANK card to another bank's card  |                 | 0,5%               |                 | 0,5%                 |
|        | Access to credit line  |                 | Accessible         |                 | Accessible           |
|        | Maximum credit line limit  |                 | As per contract    |                 | As per contract      |
|        | Rate of interest charged against credit line   |                 | As per contract    |                 | As per contract      |
|        | Maximum amount for daily transactions  |                 | AMD 200 000        |                 | AMD 400 000          |
|        | Maximum amount for each cash transaction   |                 | AMD 200 000        |                 | AMD 400 000          |
|        | Maximum cash transactions per day  |                 | 5                  |                 | 10                   |
|        | Commission fee for cash transactions limit review  |                 | AMD 5 000          |                 | AMD 5 000            |
|        | Imaging cardholder's photo on the reverse side (VAT included)  |                 | AMD 1 000          |                 | AMD 1 000            |
|        | Card blocking  |                 | AMD 0              |                 | AMD 0                |
|        | Card unblocking  |                 | AMD 1 000          |                 | AMD 1 000            |
|        | Card closure   |                 | AMD 0              |                 | AMD 0                |
| 17.2   | <b>"MasterCard"</b>  | <b>Maestro</b>  | <b>MC Standard</b> | <b>MC Gold</b>  | <b>MC Business</b>   |
|        | Card issue   | AMD 0           | AMD 0              | AMD 0           | AMD 0                |
|        | Card urgent issue (within 1 banking day)   | AMD 5 000       | AMD 5 000          | AMD 5 000       | AMD 5 000            |
|        | Card account opening and conducting  | AMD 0           | AMD 0              | AMD 0           | AMD 0                |
|        | Annual service fee for card maintenance  | AMD 3 000       | AMD 5 000          | AMD 15 000      | AMD 20 000           |
| 17.2.1 | <i>Debit card minimum balance requirement</i>  |                 |                    |                 |                      |
|        | ▪ For card accounts in AMD   | AMD 2 000       | AMD 5 000          | AMD 15 000      | AMD 20 000           |
|        | ▪ For card accounts in USD   | USD 10          | USD 20             | USD 50          | USD 100 <sup>8</sup> |
|        | ▪ For card accounts in EUR   | EUR 10          | EUR 20             | EUR 50          | EUR 100 <sup>8</sup> |
| 17.2.2 | <i>Credit cards</i>  |                 |                    |                 |                      |
|        | Credit cards minimum balance requirement   | AMD 0           | AMD 0              | AMD 0           | AMD 0                |
|        | Access to credit line  | Accessible      | Accessible         | Accessible      | Accessible           |
|        | Maximum credit line limit  | As per contract | As per contract    | As per contract | As per contract      |
|        | Rate of interest charged against credit line   | As per contract | As per contract    | As per contract | As per contract      |

|         |  |                   |                        |  |                   |
|---------|--|-------------------|------------------------|--|-------------------|
| 17.2.3. | Additional card provision  | Not applicable    | Accessible             | Accessible   | Not applicable    |
|         | Annual service fee for additional card servicing   | -                 | AMD 2 000<br>(Maestro) | AMD 2 000<br>(Maestro)<br>AMD 4 000<br>(MC Standard) | -                 |
|         | Amount of reinforcement of a minimum balance on the card account for each additional card order                | -                 | AMD 2 000<br>(Maestro) | AMD 2 000<br>(Maestro)<br>AMD 5 000<br>(MC Standard) | -                 |
| 17.2.4  | <i>Annual rate of interest accrued on a favorable balance of the card account</i>                              |                   |                        |  |                   |
|         | ▪ AMD  | 3%                | 3%                     | 3%   | 1%                |
|         | ▪ USD  | 2%                | 2%                     | 1%   | 1%                |
|         | ▪ EUR  | 1%                | 1%                     | 1%   | 1%                |
|         | Card double issuance for the same validity period in the event of card damage and/or theft or loss of PIN code | AMD 3 000         | AMD 4 000              | AMD 5 000  | AMD 5 000         |
|         | Subscription to SMS service (VAT included)   | AMD 500           | AMD 500                | AMD 0  | AMD 0             |
|         | Fee for each received SMS (VAT included)   | AMD 50            | AMD 50                 | AMD 0  | AMD 50            |
|         | Reinforcement of a card account (cash reinforcement)   | AMD 0             | AMD 0                  | AMD 0  | AMD 0             |
|         | Urgent reinforcement of a card account   | AMD 24 000        | AMD 24 000             | AMD 24 000   | AMD 24 000        |
|         | Provision of a monthly card account statement at the premises of the bank                                      | AMD 0             | AMD 0                  | AMD 0  | AMD 0             |
|         | Provision of a supplementary statement of a card account   | AMD 500           | AMD 500                | AMD 0  | AMD 0             |
|         | Commitment fee for cash withdrawal at Bank's ATMs and POS terminals  | 0.15 %            | 0,3%                   | 0,5%   | 0,5%              |
|         | Commitment fee for providing cash available on the card account (without a card)                               | 0,5%              | 0,5%                   | 0,5%   | 0,5%              |
|         | Commitment fee for cash withdrawal at other ArCa banks' POS terminals  | 0.8%              | 1.0%                   | 1.0%   | 0.8 %             |
|         | Commitment fee for cash withdrawal at other banks' ATMs and POS terminals                                      | 1%, AMD 2 000 min | 1%, AMD 2 000          | 1%, AMD 2 000 min                                    | 1%, AMD 2 000 min |
|         | Transfer via Internet from one card to the other card of the Bank  | 0,3%              | 0,3%                   | 0,3%   | 0,3%              |
|         | Transfer via Internet from the Bank card to a card of another bank   | 0,5%              | 0,5%                   | 0,5%   | 0,5%              |
|         | Commitment fee for effecting cashless transactions (shopping through POS terminal)                             | AMD 0             | AMD 0                  | AMD 0  | AMD 0             |
|         | Cashless transfer /converting transaction/ from card account   | 0,5%              | 0,5%                   | 0,5%   | 0,5%              |
|         | Maximum amount for daily transactions  | AMD 200 000       | AMD 500 000            | AMD 1 000 000  | AMD 2 000 000     |

|         |  |                 |                     |  |                      |
|---------|--|-----------------|---------------------|--|----------------------|
|         | Maximum amount for each transaction  | AMD 100 000     | AMD 200 000         | AMD 500 000                                    | AMD 1 000 000        |
|         | Maximum cash transactions per day  | 5               | 5                   | 10   | 10                   |
|         | Commission fee for cash transactions limit review  | AMD 5 000       | AMD 5 000           | AMD 5 000                                      | AMD 5 000            |
|         | Inclusion of card into international STOP-list (for 14 days in one region)                                     | AMD 20 000      | AMD 20 000          | AMD 20 000                                     | AMD 20 000           |
|         | Card withdrawal from international STOP-list   | AMD 0           | AMD 0               | AMD 0  | AMD 0                |
|         | Card blocking  | AMD 0           | AMD 0               | AMD 0  | AMD 0                |
|         | Card unblocking  | AMD 1 000       | AMD 1 000           | AMD 1 000                                      | AMD 1 000            |
|         | Imaging cardholder's photo on the reverse side (VAT included)  | AMD 1 000       | AMD 1 000           | AMD 1 000                                      | AMD 1 000            |
|         | Card closure   | AMD 0           | AMD 0               | AMD 0  | AMD 0                |
| 17.3    | <b>“MasterCard” chip</b>   | <b>Maestro</b>  | <b>MC Standard</b>  | <b>MC Gold</b>                                 | <b>MC Business</b>   |
|         | Card issue   | AMD 0           | AMD 0               | AMD 0  | AMD 0                |
|         | Card urgent issue (within 1 banking day)   | AMD 5 000       | AMD 5 000           | AMD 5 000                                      | AMD 5 000            |
|         | Card account opening and conducting  | AMD 0           | AMD 0               | AMD 0  | AMD 0                |
|         | Annual service fee for card maintenance  | AMD 3 000       | AMD 5 000           | AMD 15 000                                     | AMD 20 000           |
|         | Card validity  | 1 year          | 1 year              | 1 year   | 1 year               |
| 17.3.1. | <i>Debit card minimum balance requirement</i>  |                 |                     |  |                      |
|         | ▪ For card accounts in AMD   | AMD 2 000       | AMD 5 000           | AMD 15 000                                     | AMD 30 000           |
|         | ▪ For card accounts in USD   | USD 10          | USD 20              | USD 50   | USD 100 <sup>8</sup> |
|         | ▪ For card accounts in EUR   | EUR 10          | EUR 20              | EUR 100  | EUR 100 <sup>8</sup> |
| 17.3.2. | <i>Credit cards</i>  |                 |                     |  |                      |
|         | Credit cards minimum balance requirement   | AMD 0           | AMD 0               | AMD 0  | AMD 0                |
|         | Access to credit line  | Accessible      | Accessible          | Accessible                                     | Accessible           |
|         | Maximum credit line limit  | As per contract | As per contract     | As per contract                                | As per contract      |
|         | Rate of interest charged against credit line   | As per contract | As per contract     | As per contract                                | As per contract      |
| 17.3.3. | Additional card provision  | Not applicable  | Accessible          | Accessible                                     | Not applicable       |
|         | Annual service fee for additional card servicing   | -               | AMD 2 000 (Maestro) | AMD 2 000 (Maestro)<br>AMD 4 000 (MC Standard) | -                    |
|         | Amount of reinforcement of a minimum balance on the card account for each additional card order                | -               | AMD 2 000 (Maestro) | AMD 2 000 (Maestro)<br>AMD 5 000 (MC Standard) | -                    |
| 17.3.4. | <i>Annual rate of interest accrued on a favorable balance of the card account</i>                              |                 |                     |  |                      |
|         | ▪ AMD  | 3 %             | 3 %                 | 3 %  | 1 %                  |
|         | ▪ USD  | 2 %             | 2 %                 | 1 %  | 1 %                  |
|         | ▪ EUR  | 1 %             | 1 %                 | 1 %  | 1 %                  |
| 17.3.5  | Card double issuance for the same validity period in the event of card damage and/or theft or loss of PIN code | AMD 3 000       | AMD 4 000           | AMD 5 000                                      | AMD 5 000            |

<sup>8</sup> Only for companies with foreign exchange cash facility

|      |  |                   |                   |                   |                   |
|------|--|-------------------|-------------------|-------------------|-------------------|
|      | Subscription to SMS service (VAT included)   | AMD 500           | AMD 500           | AMD 0             | AMD 0             |
|      | Fee for each received SMS (VAT included)   | AMD 50            | AMD 50            | AMD 0             | AMD 50            |
|      | Reinforcement of a card account (cash reinforcement)                               | AMD 0             | AMD 0             | AMD 0             | AMD 0             |
|      | Urgent reinforcement of a card account   | AMD 24 000        | AMD 24 000        | AMD 24 000        | AMD 24 000        |
|      | Provision of a monthly card account statement                                      | AMD 0             | AMD 0             | AMD 0             | AMD 0             |
|      | Provision of a supplementary statement of a card account                           | AMD 500           | AMD 500           | AMD 0             | AMD 0             |
|      | Commitment fee for cash withdrawal by card at Bank's ATMs and POS terminals        | 0.15 %            | 0.3 %             | 0.5 %             | 0.5 %             |
|      | Commitment fee for cash withdrawal at other ArCa banks' POS terminals              | 0.8 %             | 1 %               | 1 %               | 0.8 %             |
|      | Commitment fee for cash withdrawal at POS terminals other than ArCa banks'         | 1%, AMD 2 000 min | 1%, AMD 2 000 min | 1%, AMD 2 000 min | 1%, AMD 2 000 min |
|      | Commitment fee for provision of cash available on the card account without a card  | 0.5 %             | 0.5 %             | 0.5 %             | 0.5 %             |
|      | Transfer via Internet from one card to the other card of the Bank                  | 0.3 %             | 0.3 %             | 0.3 %             | 0.3 %             |
|      | Transfer via Internet from the Bank card to a card of another bank                 | 0.5 %             | 0.5 %             | 0.5 %             | 0.5 %             |
|      | Commitment fee for effecting cashless transactions (shopping through POS terminal) | AMD 0             | AMD 0             | AMD 0             | AMD 0             |
|      | Cashless transfer /converting transaction/ from card account                       | 0.5 %             | 0.5 %             | 0.5 %             | 0.5 %             |
|      | Maximum amount of daily transactions   | AMD 400 000       | AMD 1 000 000     | AMD 4 000 000     | AMD 4 000 000     |
|      | Maximum amount of each transaction   | AMD 200 000       | AMD 500 000       | AMD 2 000 000     | AMD 2 000 000     |
|      | Maximum cash transactions per day  | 5                 | 5                 | 10                | 10                |
|      | Commission fee for cash transactions limit review                                  | AMD 5 000         | AMD 5 000         | AMD 5 000         | AMD 5 000         |
|      | Card blocking  | AMD 0             | AMD 0             | AMD 0             | AMD 0             |
|      | Inclusion of card into international STOP-list (for 14 days in one region)         | AMD 20 000        | AMD 20 000        | AMD 20 000        | AMD 20 000        |
|      | Card withdrawal from international STOP-list                                       | AMD 0             | AMD 0             | AMD 0             | AMD 0             |
|      | Card unblocking  | AMD 1 000         | AMD 1 000         | AMD 1 000         | AMD 1 000         |
|      | Imaging cardholder's photo on the reverse side (VAT included)                      | AMD 1 000         | AMD 1 000         | AMD 1 000         | AMD 1 000         |
|      | Card closure   | AMD 0             | AMD 0             | AMD 0             | AMD 0             |
| 17.4 | <b>VISA international</b>  | <b>Electron</b>   | <b>Classic</b>    | <b>Gold</b>       | <b>Business</b>   |

|        |   |                 |                         |   |                      |
|--------|---|-----------------|-------------------------|---|----------------------|
|        | Card issue  | AMD 0           | AMD 0                   | AMD 0   | AMD 0                |
|        | Card urgent issue<br>(within 1 banking day)   | AMD 5 000       | AMD 5 000               | AMD 5 000   | AMD 5 000            |
|        | Card account opening and<br>conducting  | AMD 0           | AMD 0                   | AMD 0   | AMD 0                |
|        | Annual service fee for card<br>maintenance  | AMD 3 000       | AMD 5 000               | AMD 15 000  | AMD 20 000           |
|        | Card validity   | 2 years         | 1 year                  | 1 year  | 1 year               |
| 17.4.1 | <i>Debit card minimum balance requirement</i>   |                 |                         |   |                      |
|        | ▪ For card accounts in AMD  | AMD 2 000       | AMD 5 000               | AMD 15 000  | AMD 20 000           |
|        | ▪ For card accounts in USD  | USD 10          | USD 20                  | USD 50  | USD 100 <sup>8</sup> |
|        | ▪ For card accounts in EUR  | EUR 10          | EUR 20                  | EUR 50  | EUR 100 <sup>8</sup> |
| 17.4.2 | <i>Credit cards</i>   |                 |                         |   |                      |
|        | Credit cards minimum balance<br>requirement   | AMD 0           | AMD 0                   | AMD 0   | AMD 0                |
|        | Access to credit line   | Accessible      | Accessible              | Accessible  | Accessible           |
|        | Maximum credit line limit   | As per contract | As per contract         | As per contract                                   | As per contract      |
|        | Rate of interest charged against<br>credit line   | As per contract | As per contract         | As per contract                                   | As per contract      |
| 17.4.3 | Additional card provision   | Not applicable  | Accessible              | Accessible  | Not applicable       |
|        | Annual service fee for additional<br>card servicing   | -               | AMD 2 000<br>(Electron) | AMD 2 000<br>(Electron)<br>AMD 4 000<br>(Classic) | -                    |
|        | Amount of reinforcement of a<br>minimum balance on the card<br>account for each additional card<br>order                | -               | AMD 2 000<br>(Electron) | AMD 2 000<br>(Electron)<br>AMD 5 000<br>(Classic) | -                    |
|        | <i>Annual rate of interest accrued on a favorable balance of the card account</i>                                       |                 |                         |   |                      |
|        | ▪ AMD   | 3%              | 3%                      | 3%  | 1%                   |
|        | ▪ USD   | 2%              | 2%                      | 1%  | 1%                   |
|        | ▪ EUR   | 1%              | 1%                      | 1%  | 1%                   |
|        | Card double issuance for the same<br>validity period in the event of<br>card damage and/or theft or loss<br>of PIN code | AMD 3 000       | AMD 4 000               | AMD 5 000   | AMD 5 000            |
|        | Subscription to SMS service<br>(VAT included)   | AMD 500         | AMD 500                 | AMD 0   | AMD 0                |
|        | Fee for each received SMS (VAT<br>included)   | AMD 50          | AMD 50                  | AMD 0   | AMD 50               |
| 17.4.4 | Reinforcement of a card account<br>(cash reinforcement)   | AMD 0           | AMD 0                   | AMD 0   | AMD 0                |
|        | Urgent reinforcement of a card<br>account   | AMD 24 000      | AMD 24 000              | AMD 24 000  | AMD 24 000           |
|        | Provision of a monthly card<br>account statement  | AMD 0           | AMD 0                   | AMD 0   | AMD 0                |
|        | Provision of a supplementary<br>statement of a card account   | AMD 500         | AMD 500                 | AMD 0   | AMD 0                |
|        | Commitment fee for cash<br>withdrawal by card at Bank's<br>ATMs and POS terminals                                       | 0.15 %          | 0,3%                    | 0,5%  | 0,5%                 |
|        | Commitment fee for provision of<br>cash available on the card<br>account without a card                                 | 0,5%            | 0,5%                    | 0,5%  | 0,5%                 |

|                               |  |                   |                   |                   |                            |
|-------------------------------|--|-------------------|-------------------|-------------------|----------------------------|
|                               | Commitment fee for cash withdrawal at other ArCa banks' POS terminals  | 0.8%              | 1.0%              | 1.0%              | 0.8 %                      |
|                               | Commitment fee for cash withdrawal at other banks' ATMs and POS terminals  | 1%, AMD 2 000 min | 1%, AMD 2 000 min | 1%, AMD 2 000 min | 1%, AMD 2 000 min          |
|                               | Transfer via Internet from one card to the other card of the Bank  | 0,3%              | 0,3%              | 0,3%              | 0,3%                       |
|                               | Transfer via Internet from the Bank card to a card of another bank   | 0,5%              | 0,5%              | 0,5%              | 0,5%                       |
|                               | Commitment fee for effecting cashless transactions (shopping through POS terminal)   | AMD 0             | AMD 0             | AMD 0             | AMD 0                      |
|                               | Cashless transfer /converting transaction/ from card account   | 0,5%              | 0,5%              | 0,5%              | 0,5%                       |
|                               | Maximum amount for daily transactions  | AMD 200 000       | AMD 500 000       | AMD 1 000 000     | AMD 2 000 000              |
|                               | Maximum amount for each transaction  | AMD 100 000       | AMD 200 000       | AMD 500 000       | AMD 1 000 000              |
|                               | Maximum cash transactions per day  | 5                 | 5                 | 10                | 10                         |
|                               | Commission fee for cash transactions limit review  | AMD 5 000         | AMD 5 000         | AMD 5 000         | AMD 5 000                  |
|                               | Inclusion of card into international STOP-list (for 14 days in one region)   | AMD 20 000        | AMD 20 000        | AMD 20 000        | AMD 20 000                 |
|                               | Card withdrawal from international STOP-list   | AMD 0             | AMD 0             | AMD 0             | AMD 0                      |
|                               | Card unblocking  | AMD 0             | AMD 0             | AMD 0             | AMD 0                      |
|                               | Card unblocking  | AMD 1 000         | AMD 1 000         | AMD 1 000         | AMD 1 000                  |
|                               | Imaging cardholder's photo on the reverse side (VAT included)  | AMD 1 000         | AMD 1 000         | AMD 1 000         | AMD 1 000                  |
|                               | Card closure   | AMD 0             | AMD 0             | AMD 0             | AMD 0                      |
| <b>18. Other services</b>     |  |                   |                   |                   |                            |
| 18.1                          | Providing data on exchange rates of the CBA  |                   |                   |                   | AMD 0                      |
| 18.2                          | Forwarding facsimile abroad, 1 page (VAT included)   |                   |                   |                   | AMD 3 000                  |
| 18.3                          | Dispatch by mail (VAT included)  |                   |                   |                   |                            |
|                               | ▪ By DHL (up to 150 g)   |                   |                   |                   | AMD 40 000                 |
|                               | ▪ By ordinary mail (up to 150 g)   |                   |                   |                   | AMD 1 000                  |
| 18.4                          | Bank consulting services   |                   |                   |                   | As per contract            |
| 18.5                          | Conveyance (collection) of funds (valuables)   |                   |                   |                   | As per contract            |
| 18.6                          | Currency conversion  |                   |                   |                   |                            |
|                               | ▪ Internal bank  |                   |                   |                   | Bank's daily exchange rate |
|                               | ▪ Bank-to-bank   |                   |                   |                   | As per contract            |
| 18.7                          | Commission for the review of the application to conclude an association agreement for purpose loans to acquire commodities and services (VAT included) |                   |                   |                   | AMD 5 000                  |
| <b>Additional Information</b> |  |                   |                   |                   |                            |

All charges as expressly set out in the present Fee Schedule and defined therein for services rendered to the Customer by the Bank are levied exceptionally in local currency.

Subject to the Bank's principles for classifying Corporate Customers, the Bank may propose other fees and charges to Customers. The related fees and charges for separate Customers shall be stipulated under agreement.

Fees and charges as set forth above in the Fee Schedule refer to standard transactions performed by the Customer. For all other cases when either the correspondent bank or the intermediary bank, as may be necessary, claims the Bank to pay extra commitment fee for effectuating the transaction or for participating in the maintenance process thereof, and charges the subject fee from the Bank, the latter accordingly reserves the right to charge the said commitment fee from Customer's account in addition to the standard commission paid by the Customer

In the event any amendments or modifications are in the course of time made to the list of the services, as well as to the charges and rates applied thereon, the Bank shall duly notify Customers upon such through inquiry services available at the Bank's premises, through press releases and other mass media.