

FEE SCHEDULE

APPLICABLE FOR SERVICES RENDERED BY "AMIO BANK" CJSC (FOR INDIVIDUALS)

1. BANK ACCOUNT OPENING AND MAINTENANCE (Service of Non-Account Holders)

Banking facility		Fees
1. Account opening and maintenance ¹		
1.1	Account (irrespective of the number of accounts)²	In case of non-residents, 15 000 AMD (lump charge)
1.2	Annual account servicing/maintenance (for each banking account)	1 500 AMD
1.3	Dealing accounts of individuals (Forex)	AMD 5 000 (lump charge)
1.4	Opening and servicing a bank account for sums payable to beneficiary within the framework of inclusive education	0%
1.5	Account minimum balance requirement	N/A
1.6	Annual percentage rate applicable on the positive balance of client's account	0%
1.7	Closing of account	N/A
2. Opening and servicing of a demand account for the purpose of attracting term deposit		
2.1	Currency of account	AMD, USD, Euro, Rubles
2.2	Account opening ³	AMD 0
2.3	Annual account servicing/maintenance	AMD 0
2.4	Types of possible operations on the account	Only for attracting, servicing and repayment of term deposits
2.5	Account minimum balance requirement	N/A
2.6	Annual percentage rate applicable on the positive balance of client's account	0%
2.7	Cash in/out/transfer from the account	AMD 0 ⁴
2.8	Provision of a statements/references	As per clause 2.1 of this Fee schedule (provision of statements, references, powers of attorney and other documents)
2.9	Closing of account	AMD 0
3. Opening and servicing accounts for beneficiaries of the social package		
3.1	Currency of account	AMD
3.2	Account opening and servicing	AMD 0
3.3	Closing of account	AMD 0
3.4	Account minimum balance requirement	N/A
3.5	Transfers from account - intra-bank - other banks of RA	AMD 0
3.6	Cash deposit into account	AMD 0
3.7	Cash withdrawal from an account	AMD 0
3.8	Annual interest rate applicable to the balance of account	0%
3.9	Provision of a reference of account in Armenian within the frames of the given account maintenance, with the purpose of presenting (VAT incl.)	AMD 0
3.10	Provision of a reference of account in Armenian not within the frames of the given account maintenance, with the purpose of presenting	As per clause 2.1 of this Fee schedule (provision of statements, references, powers of attorney and other documents)
4. Opening and servicing of escrow accounts		
4.1	Deals in immovable property	0,1% of sums credited on account, min. AMD 20.000, max. AMD 50 000
4.2	Deals in movable property	0,3% of sums credited on account, min. AMD 15.000, max. AMD 50.000
5. Unallocated metal accounts		
5.1	Currency of account	999.9 purity gold
5.2	Account opening and servicing	AMD 1 500
5.3	Closing of account	AMD 0

¹ The fee is not applicable to current accounts opened for the maintenance of securities depo-accounts. The annual account maintenance fee is charged at the time of account opening and for each subsequent year after 1 year (from the date of opening). If there is more than one account in the name of the Client, the fee is charged for each account separately, and if there is no balance in any account, the fee for maintaining the given account is charged from other accounts opened in the Client's bank (In case of foreign currency accounts, conversion is carried out according to the Bank's non-cash exchange rate of the given day). Lack of positive balance in the client's bank account/accounts and charging of the account maintenance fee for 2 years in a row in case of impossibility, the Bank has the right to close the given account.

² The fee is charged at the opening of the first account/card

³ Demand accounts are opened exclusively for the purpose of opening a Term Deposit, replenishing the Deposit, making partial withdrawals from the Deposit, funds available in the Deposit (including those accrued on the deposit interest payments). Only one Demand account in each currency is allowed to be opened/held.

⁴ In case of non-deposit amounts, the tariff is applied in accordance with the tariffs for the services provided by "AMIO BANK" CJSC to individuals.

5.4	Account minimum balance requirement	N/A
5.5	Minimum transaction rate through the account	1 gr
5.6	Cash credit and debit of gold	N/A
5.7	Non-cash gold purchase/sale from the Bank	Exchange rate of the AMIO BANK fixed for the day
5.8	Transfers from account	
	- intra-bank	AMD 0
	- other banks of RA and abroad	- 0,1%, min. AMD 9 000, max. AMD 50 000
5.9	Cashless credit on account	AMD 0
5.10	Interest rate accrued on account by the Bank	0%
5.11	Provision of statements/references	As per clause 2.1 of this Fee schedule (provision of statements, references, powers of attorney and other documents)
6. State support account /family capital maintenance/		
6.1	Currency of account	AMD
6.2	Account opening and servicing	AMD 0
6.3	Closing of account	AMD 0
6.4	Account minimum balance requirement	N/A
6.5	Withdrawal of cash from the account/ in certain cases	AMD 0
6.6	Transfers from account	AMD 0
	- intra-bank	
	- other banks of RA	
6.7	Annual interest rate applicable to the balance of account	0%
6.8	Provision of a reference of account in Armenian within the frames of the given account maintenance, with the purpose of presenting (VAT incl.)	AMD 0
6.9	Provision of statements and references not within the frames of the given account maintenance, with the purpose of presenting	As per clause 2.1 of this Fee schedule (provision of statements, references, powers of attorney and other documents)
7. Banking accounts for maintenance of lump-sum payments (allowances and sums provided under other social security programs)		
7.1	Currency of account	AMD
7.2	Account opening and servicing	AMD 0
7.3	Closing of account	AMD 0
7.4	Account minimum balance requirement	N/A
7.5	Provision of cash from an account	AMD 0
7.6	Transfers from account	AMD 0
	- intra-bank	
	- other banks of RA	
7.7	Annual interest rate applicable to the balance of bank account	0%
7.8	Provision of a reference of account in Armenian within the frames of the given account maintenance, with the purpose of presenting (VAT incl.)	AMD 0
7.9	Provision of statements and references not within the frames of the given account maintenance, with the purpose of presenting	As per clause 2.1 of this Fee schedule (provision of statements, references, powers of attorney and other documents)
8. Bank accounts of beneficiaries stipulated by RA Law "On Compensation of Damages Caused to the Life or Health of Military Personnel During the Defence of the Republic of Armenia"		
8.1	Currency of account	AMD
8.2	Account opening and servicing	AMD 0
8.3	Closing of account	AMD 0
8.4	Account minimum balance requirement	N/A
8.5	Provision of cash funds from an account	AMD 0
8.6	Transfers from account	AMD 0
	- intra-bank	
	- other banks of RA	
8.7	Beneficiaries are provided with Visa Classic or MC Standard cards	As per second point under clause 11 of this Fee schedule (provision of statements, references, powers of attorney and other documents)
8.8	Annual interest rate applicable to the balance of bank account and card account	5%
8.9	Provision of a reference of account in Armenian within the frames of the given account maintenance, with the purpose of presenting (VAT incl.)	AMD 0
8.10	Provision of statements and references not within the frames of the given account maintenance, with the purpose of presenting	As per clause 2.1 of this Fee schedule (provision of statements, references, powers of attorney and other documents)
9. Social accounts (Banking account for the maintenance of pensions and regular payments provided under other social security programs)		
9.1	Account currency	AMD
9.2	Account opening and servicing	AMD 0
9.3	Closing of account	AMD 0
9.4	Account minimum balance requirement	N/A
9.5	Provision of cash funds from an account	AMD 0
9.6	Transfers from account	AMD 0
	- intra-bank	
	- other banks of RA	

9.7	Provision of a reference of account in Armenian (VAT incl.)	AMD 0
9.8	Beneficiaries are provided with ARCA card	As per first point under clause 11 of this Fee schedule (provision of statements, references, powers of attorney and other documents)
9.9	Annual interest rate applicable to the balance of bank account and card account	0%
9.10	Provision of a reference of account in Armenian	As per clause 2.1 of this Fee schedule (provision of statements, references, powers of attorney and other documents)

2. PROVISION OF STATEMENTS, REFERENCES, POWERS OF ATTORN AND OTHER DOCUMENTS OF ACCOUNT

1. Provision of statements		
1.1	Through bank, card, credit and other accounts	AMD 0
1.1.1	Mandatory provision of statements via the customer's preferred ways of communication	
	More than one time provision of statements for the same period upon customer's request (in case of sending by post + postal service fee)	
1.1.2	For up to 1 year	AMD 1 000
	More than 1 year	AMD 4 000
1.2	Provision of "Income tax refund" reference on the interest paid by borrowers (co-borrowers) for a mortgage loan (VAT incl.)	AMD 0
2. Provision of reference		
2.1	Regarding the account, account balance, transactions made with or without an account within the Bank, via e-mail, internet/mobile banking system (incl. VAT)	
2.1.1	In Armenian	AMD 2 000
2.1.2	In Russian or English	AMD 3 500
2.1.3	References on transactions made through express money transfer system	AMD 5 000
2.2	Provision of statement/information by mail on the account transactions made through or without account (VAT incl.)	Fee under clause 2.1 + fee for mail service
2.3	Provision of a bank account reference and copy of SWIFT message (VAT incl.)	AMD 1 000
2.4	Provision of references on credit obligations in Armenian (VAT incl.)	AMD 3 000
2.5	Preparing and providing replies (references) to audit inquiry (VAT incl.)	AMD 10 000
2.6	Provision of a reference on repaid, archived loans, collateral objects in Armenian (VAT incl.)	AMD 5 000
2.7	Provision of other references (VAT incl.)	AMD 5 000
3. Provision of documents, copies of agreements on transactions made through or without account (VAT incl.)		
3.1	In the territory of Bank through email, internet/mobile banking	
3.1.1	For up to 1 year	AMD 2 000
3.1.2	For 1 to 3 years	AMD 5 000
3.1.3	For more than 3 years	AMD 10 000
3.2	By post	Fee under clause 3.1 + fee for postal service
3.3	Dispatch of documents by DHL on transactions made at the Bank (up to 100g) (VAT incl.)	AMD 4 000
4. Provision of Power of attorney		
4.1	Provision of Power of attorney in compliance with the form set by the Bank (VAT incl.)	AMD 3 500

3. TRANSFERS

1. Transfers within the system of "AMIO BANK" CJSC (inter-branch remittances) in local and foreign currency		
1.1	Account transfers in AMD and foreign currency (transferor is an account holder)	AMD 0
	Transfers without an account in AMD and foreign currency (transferor is not an account holder) ⁵	
1.2	In Armenian drams	0.1%, min. AMD 500
	In foreign currency	0.1%, min. AMD 3 000
1.3	Transfers within the system of "AMIO BANK" CJSC (inter-branch remittances via card number)	0.8%

⁵ Depending on the currency applies in case of cash in according to the 1 point under the clause 4 of this Fee schedule (Cash register operations), In case of cash out according to the 3 point under the clause 4 of this Fee schedule (Cash register operations)

2. Inter-bank transfers		
2.1 In Armenian Dram within Armenia (including transfers to State budget)		
2.1.1	Through bank accounts (within Armenia)	AMD 200
2.1.2	Without opening an account	0.1%, min. AMD 1 000
2.2	Customs fees (through bank account or without)	0.1%, min. AMD 1 000
2.2.1	In case of transfers in Kumayri branch	
	Up to AMD 1 000 000	AMD 300
	Up to AMD 1 000 000 and more	AMD 500
2.3	Express transfers (within the same banking day) within Armenia	Transfer fee + AMD 5 000
2.4	Transfers in foreign currency through bank account (in USD and EUR through Central bank of Armenia)	0.1%, min. AMD 3 000, max AMD 20 000
2.5	Transfers in foreign currency without opening an account (in USD and EUR through Central bank of Armenia)	0.1%, min AMD 5 000, max. AMD 20 000
2.6	Transfers in foreign currency outside the territory of the Republic of Armenia (Only with “Our” ⁶ option)	
2.6.1	In US dollars	
	In any direction	0.15%, min. AMD 12 000, max. AMD 70 000
	Transfer to any Citi Bank	0.15%, min. AMD 15 000, max. AMD 50 000
	“G-OUR” option	In addition to the tariff, there is also an additional charge AMD 10 000
2.6.2	In Euro	
	To Europe/Georgia	0.21%, min. AMD 9 000, max. AMD 50 000
	In any direction	0.21%, min. AMD 12 000, max. AMD 50 000
2.6.3	In Russian rubles	0.1%, min. AMD 3 000, max. AMD 30 000
2.6.4	In other freely convertible currencies	0.21%, min. AMD 12 000, max. AMD 50 000
2.7	Transfers through Internet/Mobile banking	As per clause 8 of this Fee schedule (“Internet/Mobile Banking” service)
3. Search for an executed transfer, return of transfer, change of terms, cancelation of a non-executed transfer		
3.1	In Armenian drams	AMD 1 500
3.2	In US dollars, Euro and other freely convertible currencies	AMD 25 000
3.3	In Russian rubles	AMD 5 000
3.4	Cancelation of a non-executed transfer	AMD 0
4. CASH OPERATIONS		
1. Cash credit on Customer’s account in AMIO BANK’s cash register		
1.1	In Armenian drams	Up to AMD 100 000 (including) – AMD 300 ⁷ From AMD 100 000 to AMD 1 mln – AMD 200 ⁷ For more than AMD 1 mln - free
	In US dollars	0%
	In Euro ⁸	0%
	In Russian rubles	1.5%, min. AMD 500
	IN GBP/British pound sterling	3%
	In Swiss Franc	3%
1.2	Account replenishment with a payment terminal located on the bank’s territory	AMD 0
2. Cash provision of funds deposited in cash from the customer’s account		
2.1	In AMD, US dollars, Euro, Russian rubles and other freely convertible foreign currency	0%
3. Cash provision of non-cash deposits from the customer’s account		
3.1	In Armenian drams	0.3%, min. AMD 200
3.2	US dollars	1%, min. AMD 1 000
3.3	Euro	1%, min AMD 1 000
3.4	Russian rubles	0.5%, min. AMD 1 000
3.5	GBP/ British pound sterling	1%
3.6	Swiss Franc	1%
3.7	Provision of cash from dealing accounts of individuals	AMD 0
3.8	Provision of cash (AMD) from bank account(s) opened within the framework of inclusive education	
3.9	Provision of cash (AMD) from asylum seekers’ service account	
4. Cash provision not from customer’s account (inter-branch remittances, from bank transit accounts)		
4.1	In Armenian drams	As per Clause 3 of this Fee schedule (Provision of cash from previously credited non-cash funds)
4.2	In US dollars	
4.3	In Euro, Russian rubles and other freely convertible foreign currency	
5. Authentication of banknotes (VAT incl.)		
5.1	In Armenian drams	AMD 0
5.2	Other freely convertible foreign currency	0.1% min. AMD 200

⁶ "OUR" expressly implies: "Commitment fees of correspondent banks are charged from the Bank, in case of Commitment fees of intermediary banks are charged from the transferred amount.

⁷ Bank service fees and deposit attraction

⁸ A 2% commission is charged for depositing a 500 AMD banknote

6. Exchange of old, torn, illustrated coins		
6.1	In Armenian drams	AMD 0
6.2	In US dollars, Euro and Russian rubles	5%, min. AMD 200
7.	Counting, packing and return of coins	1%, min AMD 200
8.	Conveyance of cash funds through collection agency	As per agreement

5. Safe custody vault

1.Safe deposit											
1.1	Individual safe deposit boxes (VAT incl.)										
	Head office (size of the deposit-box)	Branches (size of the deposit-box)	Box volume /mm3/	1 day	2-7 days	8-15 days	16-30 days	31-90 days	91-180 days	181-270 days	271-365 days
	Small (417x255x75)	Small (75x255x417,75x295x500,80x300x419,85x295x490,85x300x500,90x280x490,95x280x500)	Up to 13,300,000	AMD 1 000	AMD 3 000	AMD 5 000	AMD 7 000	AMD 10 000	AMD 17 000	AMD 20 000	AMD 27 000
	Medium (417x255x257)	Medium (170x255x417,170x280x490,175x280x500,175x300x500,250x300x500,260x300x500,260x300x419)	13,300,001-39,000,000	AMD 1 500	AMD 5 000	AMD 7 000	AMD 9 000	AMD 15 000	AMD 25 000	AMD 27 000	AMD 32 000
	Large (417x650x265)	Large (185x545x417,470x200x490,175x590x490,175x500x600,200x530x500,200x500x600,375x300x419,380x300x500,400x300x500)	39,000,001-60,000,000	AMD 2 000	AMD 7 000	AMD 10 000	AMD 13 000	AMD 20 000	AMD 30 000	AMD 32 000	AMD 37 000
	Massive (417x650x265)	Massive (275x500x550,650x300x419,650x300x500)	60,000,000 and over	AMD 3 000	AMD 8 000	AMD 12 000	AMD 18 000	AMD 25 000	AMD 32 000	AMD 35 000	AMD 40 000
	Failure by Customer to hand over the safe deposit box and key after agreement validity				AMD 500 (for each day past due)						
	Penalty for each loss or damage of the key from the box				AMD 40 000						

2. Safe deposit boxes (VAT incl.)		
2.1	Values and documents custodian service	AMD 300 (daily)
2.2	Gold custodian service fee refers to the gold collateral of repaid bank loans	AMD 1 000 (One-time)

6.INTERNATIONAL DOCUMENTARY OPERATIONS

1. International collection		
1.1	Import collection	
1.2.1	Notice of collection order or amendments thereto	AMD 5 000
1.2.2	Return of documents submitted for documentary collection to correspondent banks, outstanding by the customer	AMD 30 000
1.2.3	Delivery of documents against collection payment or acceptance thereof	0.25% min. AMD 35 000 max. AMD 70 000
1.2	Export collection	
1.2.1	Issue of collection order, verification and delivery of collection documents	0,25%, min. AMD 25 000 max. AMD 100 000
1.2.2	Amendments to terms of collection order, cancellation thereof included	AMD 15 000
2. International documentary credits		
2.1	Import letter of credit	
2.1.1	Issue of L/C	
	with deposition of customer funds other security	0.15%, min. AMD 45 000 as per additional agreement
2.1.2	Confirmation by other bank of L/C issued by "AMIO BANK" CJSC	Issuance fee under + confirming bank's tariff
2.1.3	Acceptance and verification of documents (per package)	AMD 35 000
2.1.4	Acceptance of documents with non-conformities (per package)	AMD 50 000
2.1.5	Amendments to terms and conditions of L/C	AMD 25 000

2.1.6	Revocation/ cancellation of L/C upon beneficiary's consent	AMD 25 000
2.1.7	Payment of L/C amount	0.15%, min. AMD 10 000, max. AMD 75 000
2.2	Export letter of credit	
2.2.1	Advice of L/C or amendments thereto	AMD 25 000
2.2.2	Confirmation of L/C	
	with deposition of other bank funds	0.15%, min AMD 40 000
	other security	as per additional agreement
2.2.3	Acceptance, verification and delivery of documents (per package)	AMD 35 000
2.2.4	Amendments to terms and conditions of L/C	AMD 25 000
2.2.5	Revocation/ cancellation of L/C	AMD 25 000
2.2.6	Transfer of L/C	0.2%, min. AMD 45 000
3.International documentary credits		
3.1	Issue of a bank guarantee	
3.1.1	Guarantees issued in favor of a beneficiary out of RA	
3.1.1.1	Ex another bank's participation	
	Under security of customer's funds (deposition of funds on covering account)	0.5% of guarantee amount lump charge, min. AMD 30 000, max. AMD 250 000
	Other security	2.5% of guarantee amount p.a. (with monthly payments), min. AMD 40 000
3.1.1.2	Reissuance of a guarantee by another bank	tariff fee under section 3.1.1.1 + other bank fees
3.1.2	Issuance of guarantee based on the guarantee issued by another bank	
	Under security of other bank funds (deposition of funds on covering account)	1% of guarantee amount p.a. (with monthly payments), min. AMD 40 000
	Other security	as per additional agreement
3.2	Current maintenance of guarantees	
3.2.1	Amendments to terms of guarantees (excepting increase in amount and prolongation of guarantee term)	AMD 15 000
3.2.2	Advice of guarantee or amendments thereto	AMD 15 000
3.2.3	Settlement of payment demand	0.3 % of amount due, min. AMD 45 000, max. AMD 100 000
3.2.4	Verification of customer's demand for payment	AMD 20 000
3.2.5	Servicing of a bank guarantee	
	Under primary security	AMD 0
	Other security	AMD 5 000
3.3 Additional T&Cs of inetnational documentary operations		
3.3.1	Commitment fees of intermediary banks and other actual costs are charged additionally	
3.3.2	Postal costs of "AMIO BANK" CJSC are charged additionally	
3.3.3	Tariff rates for international bank guarantees are applicable also for Reserve (Stanby L/C) letter of credit	
7. BANK GUARANTEES WITHIN ARMENIA		
1.Provision (issue) of a bank guarantee (One-time fee)		
1.1	Any type of a bank guarantee under primary security	Freezing of funds available on the bank account – 0.5%, min. AMD 10 000, max. AMD 50 000
		Freezing of funds available on the deposit account - 1%, min. AMD 10 000, max. AMD 150 000
1.2	Bank guarantee for bid security (participation in a tender)	1% of the guarantee amount, min AMD 10 000, max. AMD 150 000
1.3	Performance, Advance Payment bank guarantee	
	up to 366 days	1-5% of the guarantee amount, min AMD 10 000
	366 to 548 days	1.5-5,5 % of the guarantee amount, min AMD 10 000
	548 days and above	2-6% of the guarantee amount, min AMD 10 000
1.4	Performance quality (post-completion) and other bank guarantees	2.5-6.5% of the guarantee amount, min AMD 15 000
2.	Notice of a bank guarantee	AMD 22 000
3.	Amendments to bank guarantee conditions	
3.1	Extension of a bank guarantee validity, amendmets to T&Cs	1.5% of guarantee amount, min AMD 15 000
3.2	Extension of the validity of any type of a bank guarantee under primary security, amendmets to T&Cs	Freezing of funds available on the bank account – 0.5%, min. AMD 10 000, max. AMD 50 000
		Freezing of funds available on the deposit account - 1%, min. AMD 10,000, max. AMD 150,000
4.Commitment fee for servicing bank guarantees		
	Under primary security	AMD 0
	Other security	AMD 5 000
5.	Payments against guarantees issued or confirmed by the Bank	0,2%, min. AMD 45 000

8. "INTERNET/MOBILE BANKING"

1. Fee for service activation

1.1	Without provision of a password generating device - in case of receiving the password through SMS or software supported by OAuth 2.0 protocol/	AMD 0
1.2	Provision of a password generating device/	AMD 7 000
1.3	Provision of an additional password generating device	
1.4	Provision of a password generating device in case of its loss or damage	

2. Execution of Transactions

2.1	Transfer from "AMIO BANK" CJSC Card or bank account to the Card (by card number)	0.8%
2.2	Transfer from Card or bank account to the Card of other bank of Armenia (by card number) ⁹	0.8%
2.3	Customer's account to account transfer	AMD 0 At non-cash exchange rate in case of different currencies
2.4	Transfer from "AMIO BANK" CJSC card or bank account to another account in the same currency by account number or contact data	AMD 0
2.5	Transfer from Card or bank account to other bank account	
	In Armenian dram	AMD 0
	In US dollars and Euro	As per points 2.4 and 2.6 under the clause 3 ("Transfers") of this Fee schedule

9. Pension fund system

1. Mediation of services provided to participants of funded pension system

1.1	Account opening	AMD 0
1.2	Making amendments to personal details of the participants	AMD 0
1.3	Accepting documents on the selection and (or) change of the fund by the participant, exchange of pension fund shares and other documents or information, and transfer thereof to the registrar of participants	AMD 0
1.4	Receiving information on pension account from the registrar of participants and transfer thereof to the participant	AMD 0

10. SMS service

1. Service for receiving SMS messages regarding transactions

1.1.	Activation of a service	Upon customer's request for all current accounts/deposits, not on a selective basis
1.2	Sending sms messages	Sending a short message on transactions ¹⁰ with the client's current bank (except card) and deposit accounts
1.3	Service fee	AMD 190 monthly (regardless of the number of messages sent)
1.4	Deactivation of a service	AMD 0
1.5	Sending SMS messages on card transactions	Service fee is set according to the card type as per Clause 11 (Payment debit card terms and conditions)

11. Payment Debit Card Terms and Conditions¹¹

1. "ArCA"

Social security card (Pension card or allowance card)

Provided for the maintenance of pensions and regular payments provided under other social security programs¹²

1.1	Terms of Service	
1.1.1	Card currency	AMD
1.1.2	Card issue	AMD 0
1.1.3	Card prompt issue (within 1 banking day, provision of a card from head office of "AMIO BANK" CJSC)	AMD 2 000
1.1.4	Card annual service fee	AMD 0
1.1.5	Non-decreasing card account balance	N/A
1.1.6	Receiving PIN-code in a PIN envelope or through sms	AMD 0
1.1.7	Card validity	5 years
1.1.8	Additional card issue	Unaccessible
1.1.9	Reissuance of the card upon expiry of the validity period	AMD 0
1.1.10	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 500 (Free for the first case within a year, and the tariff defined in this point is charged for the subsequent cases of a year)

⁹In case of cards provided within the frames of credit lines "ABB-Express0"/suspended/ and "ABB-AVIA+"/suspended/ and "My ABB"/ suspended/ and "My ABB+"/suspended loan types/, this service is unavailable.

¹⁰ Transactions not exceeded AMD 500, USD 1, EUR 1, Russian rubles 100

¹¹ These fees does not refer to cards provided within the payroll projects.

¹² If there is a separate cooperation agreement for the military servicemen's cards, then the terms of service are defined according to the given agreement.

1.1.11	Sending short SMS messages on Card transactions (VAT incl.) ¹⁰		AMD 5 per each SMS					
1.1.12	Provision of statements and references		As per points 6,7,9 under clause 1 and as per Clause 2 (Provision of statements, references, powers of attorney) of This fee schedule					
1.1.13	Annual interest rate accrued on an available positive account balance		0%					
1.1.14	Account blocking		AMD 0					
1.1.15	Card unblocking		AMD 0					
1.1.16	Fee for each unreasonable claimed deal		AMD 0					
1.1.17	Card closing		AMD 0					
1.2	Cash in/replenishment of funds							
1.2.1	Card account replenishment		AMD 0					
1.3	Cash out/cash disbursement							
1.3.1	Cash withdrawal at AMIO Bank ATMs and POSs		AMD 0					
1.3.2	Cash withdrawal at other ArCa member bank ATMs and POSs		0.5%					
1.3.3	Cash withdrawal in “AMIO BANK” CJSC branches without card from card account		0%					
1.4	Funds transfer							
1.4.1	Transfer /conversion/ from Card account to account (within “AMIO BANK” CJSC, other banks of Armenia)		0.5%					
1.4.2	Transfer /conversion/ from Card account by card number in AMIO BANK’s branches (within “AMIO BANK” CJSC, other banks of Armenia)		1%					
1.4.3	Card to card transfer via ATM							
	Within AMIO BANK CJSC		0.8%					
	To the cards of other Banks of RA		0.8%					
1.4.4	Transfers via Internet/mobile banking		As per clause 8 of This fee schedule (“Internet/mobile banking” service)					
1.5 Transaction Limits								
1.5.1	Maximum amount of a daily cash transactions at Bank’s ATM		AMD 500 000					
1.5.2	Maximum amount of each cash transaction (transactions for cash withdrawal at ATM)		AMD 200 000					
1.5.3	Maximum number of daily transactions at Bank’s ATMs (with no possibility of review)		5					
1.5.4	Maximum amount and number of daily cash transactions (through POSs and without card from card account)		Without restriction					
1.5.5	Maximum number and amount of daily non-cash transactions		Without restriction					
2.International payment cards Mastercard, VISA International cards ¹³			MC Standard Visa Classic	MC Gold Visa Gold	“MasterCard (Student)	VISA Platinum MC Platinum	VIZA Infinite MC World Elite	
2.1	Service Terms							
2.1.1	Card issue		AMD 0 In case of non-RA citizens, AMD 15 000 is one-time charged ¹⁴					
2.1.2	Card currency		AMD or USD or EUR or RUB	AMD or USD or EUR or RUB	AMD	AMD or USD or EUR or RUB	AMD or USD or EUR or RUB	
2.1.3	Card prompt issue (within 1 banking day, provision of an issued card from the head office of “AMIO BANK” CJSC)		AMD 7000				AMD 10 000	AMD 0
2.1.4	Card annual service fee		AMD 3 000	AMD 10 000	AMD 2 000	AMD 30 000	AMD 100 000	
2.1.5	Receipt of PIN code /one-time fee charged upon card issuance/	In case of receiving the PIN code via sms	AMD 0					
		In case of receiving the PIN code in a PIN envelope	AMD 1 000					
2.1.6	Card validity period		5 years					
2.1.7	Credit card non-decreasing		N/A					

¹³ A 2% commission applies in case of international foreign currency transactions made by cards (except transactions made in EUR)

¹⁴ The fee is charged upon opening the first bank account/card

	balance requirement					
2.1.8	Additional card provision	Accessible 3 cards of the same category	Accessible 1 card of the same category and max 2 cards of a lower category	-	Accessible 1 card of the same category and max 2 cards of a lower category	
2.1.9	Annual service fee for each additional card	Visa Classic/Mastercard Standard/MC Student – AMD 2 000	Visa Gold/Mastercard Gold – AMD 5 000 Visa Classic/Mastercard Standard/MC Student – AMD 2 000	-	Visa Platinum/Mastercard Platinum - AMD 15 000 Visa Gold/Mastercard Gold – AMD 5 000 Visa Classic/Mastercard Standard/MC Student – AMD 2 000	Visa Infinite/MC World Elite - AMD 50 000 Visa Platinum/Mastercard Platinum - AMD 15 000 Visa Gold/Mastercard Gold - AMD 5 000 Visa Classic/Mastercard Standard/MC Student – AMD 2 000
2.1.10	Other terms and conditions of each additional card	According to the main/parent card terms				
2.1.11	Provision of additional Mastercard Kids card	Accessible	Accessible	-	Accessible	Accessible
2.1.12	Annual interest rate accrued on an available positive account balance	0%				
2.1.13	Card issuance at the end of validity period	AMD 0				
2.1.14	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 2 000	AMD 5 000	AMD 10 000		
2.1.15	Sending short SMS on card transactions (VAT incl.) ¹⁰	AMD 15 for each incoming SMS	Free – AMD 5 000 and for more transactions AMD 10 for each SMS regardless transaction amount – upon customer's request for transactions up to AMD 5 000 ¹⁵ in case of getting SMS			
2.1.16	Provision of statements and references	As per point 8 under clause 1 (Bank account opening and servicing) and as per Clause 2 (Provision of statements, references, powers of attorney and other documents) of this Fee schedule				
2.1.17	Card blocking	AMD 0				
2.1.18	Card unblocking (in case of wrong PIN enter three times)	AMD 1 000			AMD 0	
2.1.19	Card closing	AMD 0				
2.2	Funds cash in ¹⁶					
2.2.1	Cash replenishment of card account at Bank cash register					
	AMD	Up to AMD 100 000 (incl.) – AMD 300 ⁷ From AMD 100 000 to AMD 1mln (incl.) – AMD 200 ⁷ More than AMD 1 mln - Free				
	USD, EUR	AMD 0				
	RUB	1.5% min. AMD 500				
2.2.2	Replenishment of a card account at Bank ATMs or POSs in the premises of Bank	AMD 0				
2.3	Provision of cash funds					
2.3.1	Fee for cash withdrawal at AMIO BANK's ATMs	0% - daily up to AMD 100 000 (incl.) in case of cash withdrawal 0.3% - daily AMD 100 000 exceeding cash withdrawals				

¹⁵ USD 10, EUR 10, RUB 1000 in case of foreign currency

¹⁶ In case of non-cash replenishment / credit using a 16-digit card number, if the currency of the transferred amount differs from the currency of the card, the credited

2.3.2	Cash withdrawal from AMIO BANK's branches without card from card account or POSs					
	In Armenian drams	0.5% min. AMD 200			1% min. AMD 200	
	In foreign currency	2% min. AMD 500				
2.3.3	Fee for cash withdrawal at other ArCa member banks' ATMs and POSs			1%		
2.3.4	Fee for cash withdrawal at other bank ATMs and POSs			1% min. AMD 1 500		1% min. AMD 2 000
2.4	Funds transfer					
2.4.1	Card account transfer to the account within bank's branches					
	Intra-bank transfer in Armenian drams and foreign currency	0.1% min. AMD 100, max. AMD 20 000				
	Transfer within RA in Armenian drams	0.5% min. AMD 200, max. AMD 20 000				
	Interbank transfers within Armenia in foreign currency	0.1% min. AMD 3 000, max. AMD 20 000				
	Transfers in foreign currency outside RA	As per point 2.6 under clause 3 of this Fee schedule ("Transfers")				
2.4.2.	Transfer from card account in bank's branches by card number through "AMIO BANK" CJSC system, to other banks of RA			1%		
2.4.3	Transfer from card to card at Bank's ATMs					
	Within "AMIO BANK" CJSC			0.8%		
	To the cards of other RA banks			0.8%		
2.4.4	Transfers via Internet/mobile banking			As per clause 8 of this Fee schedule ("Internet/mobile banking" service)		
2.5	Transactions Limits					
2.5.1	Maximum amount of daily cash transactions via ATM					
	In case AMD card account	AMD 1 000 000	AMD 2 500 000	AMD 500 000	AMD 4 000 000	AMD 5 000 000
	In case of USD card account	USD 2 500	USD 6 000	-	USD 10 000	USD 15 000
	In case of EUR card account	EUR 2 500	EUR 6000	-	EUR 10 000	EUR 15 000
	In case of RUB card account	RUB 180 000	RUB 450 000	-	RUB 750 000	RUB 1 000 000
2.5.2	Maximum amount of each cash transaction (transactions for cash withdrawal by card at ATM)					
	In case of AMD card account	AMD 500 000	AMD 500 000	AMD 200 000	AMD 500 000	AMD 500 000
	In case of USD card account	USD 1 300 equivalent	USD 1 300 equivalent	-	USD 1 300 equivalent	USD 1 300 equivalent
	In case of EUR card account	EUR 1 300 equivalent	EUR 1 300 equivalent	-	EUR 1 300 equivalent	EUR 1 300 equivalent
	In case of RUB card account	RUB 90 000 equivalent	RUB 90 000 equivalent	-	RUB 90 000 equivalent	RUB 90 000 equivalent
2.5.3	Including maximum number of daily cash transactions via ATM	10	10	10	10	10
2.5.4	Including maximum number of daily cash transactions (through POSs and from card account without card)	Without restrictions				
2.6	Other tariffs					
2.6.1	Inclusion of card into international STOP-list (for 14 days in one region)	AMD 20 000				
2.6.2	Withdrawing a card from international STOP-list	AMD 0				
2.6.3	Fee for each unreasonably claimed deal:					
	In case of transactions made through ArCa ATMs and POSs	AMD 1 000				
	In case of transactions made through other banks' ATMs and POSs	USD 25 equivalent AMD				
2.6.4	Imaging cardholder photo on the reverse side (VAT incl.)	AMD 2 000			AMD 0	
2.6.5	Special travelling service	According to the service type and terms set by the Visa and				

	(Access to Lounge Key rooms and other)		Mastercard payment systems, depending on the type of card (available services, fees, terms thereof)			
3. Mastercard Kids card ¹⁷						
3.1	Annual service fee for card servicing	For depositors under “AMIO BANK - Baby” deposit /the person in favour of which the deposit is made/ – AMD 0				AMD 1 000
3.2	Card currency					Currency of parent card
3.3	Nondecreasing balance of card account					N/A
3.4	Card issue at the end of card validity period					AMD 0
3.5	Card double issue for the same validity period in the event of card damage or loss, access to card details by third parties					AMD 1 000
3.6	Maximum amount of daily transactions (cash and cashless) (the limit is not subject to review)					
3.6.1	In case of AMD card account					AMD 30 000
3.6.2	In case of USD card account					USD 75
3.6.3	In case of EUR card account					EUR 75
3.6.4	In case of RUB card account					RUB 5 500
3.7	Maximum amount of daily cash transactions ¹⁸ (the limit is not subject to review)					10
3.8	Maximum amount of daily cashless transactions					Without restrictions
3.9	Credit line availability					Inaccessible
3.10	Cardholder’s age					6-14
3.11	Imaging cardholder photo (VAT incl.)					AMD 1 000
3.12	Card validity period					5 years
3.13	Other card tariffs					As per tariffs for parent card
12. Terms and conditions of Credit cards						
1. Terms of Credit cards provision						
Credit line is provided on customer’s current or new debit credit card according to the Bank’s teriffs and conditions except for the points under this clause						
1.1	Card type on which credit line is available	MC Standard VISA Classic	MC Gold Visa Gold	VISA Platinum MC Platinum	VISA Infinite MC World Elite	
1.2	Terms of card provision and servicing	As per point 2 under clause 11 (“Terms and conditions of debit credit cards”) of this Fee schedule				
1.3	Maximum credit line limit (In case of “AMIO-Primary” loan the credit line can be opened on the card issued as a gift under the deposit regardless of the limit)	Max. AMD 3 mln or equivalent in foreign currency	Max. AMD 20 mln or equivalent in foreign currency	Max. AMD 50 mln or equivalent in foreign currency	No limit	
1.4	Cash fuds provision					
1.5.1	Fee for provision of cash at “AMIO BANK” CJSC ATMs					
	For debit cards	0.3 %	0.5%	1%	1%	
	For debit cards with grace period ¹⁹	1 %	1%	1%	1%	
	For credit cards	0.15 %				
	For credit cards with grace period	1 %				
	For cards with “ABB-ExpressO”/suspended/ and “ABB-AVIA+”/suspended/ and “My ABB”/ suspended/ and “My ABB+” credit lines /suspended loan types/	3%	3%	-	-	
5.1.2	Fee to cash out funds available on the card account without a card in “AMIO BANK” CJSC branches or POSs (cash withdrawals made for the first time from card accounts with credit cards are carried out exclusively with plastic cards)					
	For credit cards (In Armenian drams)	0.5%, min. AMD 200		1% min. AMD 200		
	For credit cards with grace period (In Armenian drams) ¹⁹			1%, min. AMD 1 000		
	For credit cards with grace period (In foreign currency) ¹⁹			2% min. AMD 500		
	For cards with “ABB-ExpressO”/suspended/ and “ABB-AVIA+”/suspended/ and “My ABB”/ suspended/ and “My ABB+” credit lines /suspended loan types/	3%		-		
1.5.3	Fee for cash withdrawal at other ArCa member bank ATMs and POSs					
	For credit cards	1 %				
	For credit cards with grace period ¹⁹	2 %				
	For cards with “ABB-ExpressO”/suspended/ and “ABB-AVIA+”/suspended/ and “My ABB”/ suspended/ and “My ABB+” credit lines /suspended loan types/	3 %				
1.5.4	Fee for cash withdrawal at ATMs and POSs of other banks					
	For credit cards	1%, min. AMD 1 500		1% min. AMD 2 000		
	For credit cards with grace period ¹⁹			3%, min. AMD 2 000		
	For cards with “ABB-ExpressO”/suspended/ and “ABB-AVIA+”/suspended/ and “My ABB”/ suspended/ and “My ABB+” credit lines /suspended loan types/	3%, min. AMD 2 000		-		
1.6	Funds transfer					

¹⁷ A mastercard Kids card can be issued for each child in addition to the main parent card. In case of several parent cards, the same child can be provided with several Mastercard Kids cards.

¹⁸ From card account without card at Bank's ATMs and POSs

¹⁹ For cards with grace period opened before 18.05.2023

1.6.1	Transfer from the card account to account in Bank's branches Intra-bank and interbank transfer within RA in AMD and foreign currency		
	For credit cards	0.5% min. AMD 200	
	For credit cards with grace period ¹⁹	0.5% min. AMD 200	
	For cards with "ABB-ExpressO"/suspended/ and "ABB-AVIA+"/suspended/ and "My ABB"/ suspended/ and "My ABB+" credit lines /suspended loan types/	3%	-
1.6.2	Interbank transfer in foreign currency	As per points 2.4 and 2.6 under clause 3 of this Fee schedule ("Transfers")	
1.6.3	Transfers from card account by card number in Bank's branches (Within "AMIO BANK" CJSC system, to other banks of RA)		
	For credit cards	1%	
	For credit cards with grace period ¹⁹	1%	
	For cards with "ABB-ExpressO"/suspended/ and "ABB-AVIA+"/suspended/ and "My ABB"/ suspended/ and "My ABB+" credit lines /suspended loan types/	3%	-
1.7	Other terms	As per Clause 11 (Terms and conditions of payment debit credit cards)	
13. Service of payment cards issued by other banks			
1.	Cash provision via POSs from "AMIO BANK" CJSC branches		
1.1	In AMD	3% min. AMD 1 000	
1.2	In foreign currency	3% min. AMD 2 000	
2.	Limit of one cash withdrawal from "AMIO BANK" CJSC ATMs		
2.1	Cards of RA banks	AMD 400 000	
	Other banks' cards	AMD 150 000	
3.	Transfer by card from "AMIO BANK" CJSC ATM to AMIO BANK or to the card of other banks of RA	1% min. AMD 500 (commission is added to the transaction amount and charged directly at the time of the transaction)	
<ul style="list-style-type: none">These tariffs are applicable also to current agreements signed before 01.02.2024.Bank service tariffs are charged only in AMD.These tariffs refer to standard transactions performed by the Customer. In all cases, when the correspondent bank or the intermediary bank participating in the service of the transaction submits a demand for the payment of an additional commission or charges the Bank for the implementation of the transaction, the latter has the right to additionally charge this commission from the Customer's account in addition to the standard already paid by him.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.Depending on the principles of classification of Corporate clients operating in the Bank, Customers may be offered other tariffs. other tariffs for individual customers are determined according to the agreement.			
Dear customer, we inform you that starting from 29.03.2024 to make transactions with MIR payment system cards through AMIO BANK ATMs and terminals will not be possible.			