

**“ACBA CREDIT-AGRICOLE BANK” CJSC OPERATIONAL TARIFFS
(ISSUANCE AND SERVICE OF PAYMENT CARDS)**

Valid from 01 October, 2018

1. This document shall establish the fees and commissions (hereinafter referred to as “the Tariffs”) charged by “ACBA-CREDIT AGRICOLE BANK” closed joint stock Company (hereinafter referred to as “the Bank” for issuance and service of payment cards.

2. These tariffs are set on the basis of existing service principles of international banking practice.

3. The tariffs set herein are subject to unilateral change by the bank upon prior notice on the Bank website and/or other public sources, by means posting announcement in a place visible for clients within the bank premises, as well as noticing the clients in the manner stipulated by corresponding contracts.

4. Signing of the template document or contract, developed for a specific service, by the client shall verify the acceptance by the client of these tariffs, as well as separate terms and conditions and rules established by the bank for given services.

5. The terms and conditions for services, operations and transactions, not directly stipulated by these tariffs, however rendered by the bank, shall be established by a contract entered between the Bank and the client and/or internal legal act of the Bank.

6. In specific cases, in the view of the client cash flow, account balances, credit and/or saving deposit history in the bank, business reputation, the loyalty period, tariffs (non standard) preferential to those set herein may be offered.

7. The commissions for the rendered services stated in this document may be charged by the bank unilaterally (unaccepted) from the client bank account, unless otherwise stipulated by the contract entered with the client.

8. The bank shall not be liable for the delays, faults and damages occurred as a result of force-majeure (natural disasters, acts of state bodies, strike, political disorders, blockades, termination of operation of telecommunication means, other emergency circumstances).

1. GENERAL TARIFFS	
1.1. Issuance of card (including linked and additional) and opening card account	free of charge
1.2. Card account minimum balance	0
1.3. Cash-free payment by card	free of charge
1.4. Taxes and duties directed to state and local budgets	200 AMD
1.5. Provision of card regular or additional statement	free of charge
1.6. Card termination and/or restoration	free of charge
1.7. Disbursement of card balance upon expiration of card effective term	free of charge- without cheque book
1.8. Card blocking/unblocking	free of charge
1.9. Correction of wrong utility payments made by cardholder via card	1,000 AMD
1.10. Disbursement of card account balance without cheque book, with the exception of for the following transactions done through permanent transfers: <ul style="list-style-type: none"> ✓ Utility payments ✓ Customer's deposit account refill ✓ Transfers to Visa "Benefactor" card charity fund account 	Tariffs established for cash disbursement via Bank ATMs and POS-terminals
1.11. Card account positive balance transfer via ACBA ON-LINE system or ACBA Mobile to the customer's other accounts in the Bank, foreign currency conversion from the card account among the customer's other accounts in the Bank, and also transfers in the territory of RA.	According to tariffs defined for the cash withdrawal via ATMs and POS-terminals
1.12. Transfers from the customer's card credit line to the customer's same currency current account at the Bank's head office and branches, as well as via "ACBA-ON_LINE" system.	According to the tariffs defined for the cash withdrawals via Bank's POS-terminals and ATMs.
1.13. Utility payments from card account positive balance via ACBA ON-LINE and ACBA MOBILE	free of charge
1.14. "FAST OVERDRAFT" card overdraft (amount of overdraft- 50,000 AMD/corresponding foreign currency or 100,000 AMD/corresponding foreign currency).	Annual interest rate- 0%, Commission fee - 3,000 AMD in case of 50,000 AMD/corresponding foreign currency overdraft - 6,000 AMD in case of 100,000 AMD/corresponding foreign currency overdraft
1.15. Card credit line	
Card credit line not secured with pledge disbursed for a maximum 36 month period	Annual interest rate - AMD cards- 18%-22% - USD cards- 16%-20% - Euro cards- 14%-19%
Card credit line secured with pledge for a maximum 60 month period	Annual interest rate - AMD cards- 18%-22% - USD cards- 15%-20% - Euro cards- 14%-17%
1.16. Credit line with deposit pledge, credit line completely secured with monetary funds frozen on the current account and/or topped-up on the time deposit account	Annual interest rate - AMD American Express Gold and American Express Blue cards-16%, Other cards - 18% - USD – 15% - Euro - 12%
1.17. Credit line with reducible limit	
Credit line with reducible limit secured with pledge disbursed for a maximum 36 month period	Annual interest rate -AMD cards - 21-22% - USD cards- 16%-19% - Euro cards- 15%-18%
Credit line with reducible limit disbursed with pledge security for a maximum 60 month period	Annual interest rate -AMD cards - 18-22% - USD cards- 14%-17% - Euro cards- 13%-16%
Credit line with reducible limit secured with deposit pledge, credit line with reducible limit completely secured with monetary funds frozen on the current account and/or topped-up on the time deposit account	Annual interest rate - AMD American Express Blue cards-16%, Other cards - 18% - USD – 15% - Euro - 12%
1.18. Non-revolving card credit line	

Non-revolving credit line not secured with pledge disbursed for a maximum 36 month period	Annual interest rate - AMD cards – 21-22% - USD cards – 16-19% - Euro cards – 15-18%
Non-revolving credit line secured with pledge for a maximum 60 month period	Annual interest rate - AMD cards – 18-22% - USD cards – 14-17% - Euro cards – 13-16%
Non-revolving credit line secured with deposit pledge, non-revolving credit line completely secured with monetary funds frozen on the current account and/or topped-up on the time deposit account	Annual interest rate - AMD cards - 18% - USD cards - 15% - Euro cards - 12%
1.19. Gold pledge non-revolving credit line	Annual interest rate - AMD cards 21-22% - USD cards 15% - Euro cards 14%
1.20. Entering cash to Bank card account via ATM machines	
- Bank ATM machines	0%
- ATM machines of other banks members of “Armenian Card” system	1%
- MIR payment system member banks abroad	1.5%
1.21. Cash disbursement via ATMs of Ardshinbank from ArCa, Visa, MasterCard and Maestro cards	in the tariffs defined for cash withdrawals via the Bank's ATMs and POS terminals for relevant cards
1.22. Cash disbursement from attached card in the ATMs and cash disbursement points of the Bank (except for American Express Cashback attached cards) ¹	By tariffs, set for the cash disbursement from main card from ATMs and POS-terminals of the Bank
1.23. Cash out transaction from card account using automated banking kiosk	By tariffs defined for cash withdrawals via Bank's ATMs and POS terminals
1.24. Cash disbursement from Visa, MasterCard and American Express cards of other banks from cash disbursement points of the Bank	2%
1.25. USSD notification service	10 AMD, including VAT (per each message)

2. GROUP 1 CARD TARIFFS

	ArCa Classic	ArCa Credit	VISA Electron	Maestro	ArCa Pension card	ArCa Transfer card	ArCa Farmer	Maestro Transfer card
2.1. Card account service commission	3000 AMD annually ²	3,600 AMD annually	3,600 AMD annually	3,600 AMD annually	free of charge	free of charge	free of charge	free of charge
2.2. Annual interest rate accrued against card account positive balance	0%	0%	0%	0%	3%	0%	0%	0%

¹ Cash disbursement via additional American Express Cashback cards in the Bank's ATMs and cash points-1.5%

² In case of cards disbursed for the childcare allowance for children up to 2 years old-without service commission fee charge

2.3. Annual interest rate charged towards used credit line and/or account overspend ³ Current annual interest rate in case of refinancing and consolidation	- cards in AMD – not secured with pledge 19.5%-21% ⁴ -Secured with pledge- 18%-21% ⁴	Cards in without pledging -AMD 21%-22% - USD cards- 16%-19% - Euro cards- 15%-18% With pledge- - AMD 18-22% - USD cards- 14%-17% - Euro cards- 13%-16%	Cards in without pledging -19.5%-21% ⁴ - USD cards- 17%-20% - Euro cards- 16%-19% -Secured with pledge- -AMD- 18%-21% ⁴ - USD cards- 15%-18% - Euro cards- 14%-17%	Cards in without pledging -AMD 19.5%-21% ⁴ - USD cards- 17%-20% - Euro cards- 16%-19% With pledge- - AMD 18%-21% ⁴ - USD cards- 15%-18% - Euro cards- 14%-17%	Cards in without pledging -AMD 19.5%-21% ⁴ With pledge- - AMD 18%-21%	Cards in without pledging -AMD 19.5%-21% ⁴ - USD cards- 17%-20% With pledge- - AMD 18%-21% ⁴ - USD cards- 15%-18%	- cards in AMD - 22% - cards in foreign currency - 18%-20%	Cards in without pledging -AMD 19.5%-21% ⁴ - USD cards- 17%-20% With pledge- - AMD 18%-21% ⁴ - USD cards- 15%-18%
2.4. Interest-free period of used credit line	-	-	-	-	-	-	-	-
2.5. Mandatory monthly repayments	10%	In compliance with the agreement on credit line, provided with payment card	10%	10%	-	10%	-	10%
2.6. Additional card service commission (issued for the term of principal card)	American Express Cashback - 300 AMD monthly Visa Electron/ Maestro - 1,500 AMD one-time payment, MasterCard UEFA Champions League - 5,000 AMD one-time payment	American Express Cashback-300 AMD monthly	American Express Cashback - 300 AMD monthly Maestro - 1,500 AMD one-time payment, MasterCard UEFA Champions League - 5,000 AMD one-time payment ArCa MIR – 2,000 AMD one-time payment	American Express Cashback - 300 AMD monthly Visa Electron - 1,500 AMD one-time payment ArCa MIR – 2,000 AMD one-time payment	American Express Cashback-300 AMD monthly Visa Electron/ Maestro - 1,500 AMD one-time payment	American Express Cashback - 300 AMD monthly Visa Electron/ Maestro - 1,500 AMD one-time payment, MasterCard UEFA Champions League - 5,000 AMD one-time payment	American Express Cashback-300 AMD monthly	American Express Cashback-300 AMD monthly Visa Electron - 1,500 AMD one-time payment
2.7. Linked card service commission (issued for the term of principal card)	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
2.8. Card account currency	AMD	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR	AMD	AMD, USD	AMD, USD	AMD, USD
2.9. Card effective term	3 years	5 years	3 years	3 years	3 years	3 years	2 years	3 years
2.10. Cash disbursement from ATMs and cash disbursement points								
- ACBA CREDIT AGRICOLE BANK	- below 1,000,000 AMD daily - 0% - more than 1,000,000 AMD daily - 0.5% (only in ATMs)	1%	- below 1,000,000 AMD daily - 0% - more than 1,000,000 AMD daily - 0.5% - for foreign currency cards- 0.5%	- below 1,000,000 AMD daily - 0% - more than 1,000,000 AMD daily - 0.5% - for foreign currency cards- 0.5%	0% (only in ATMs)	0% (only in ATMs)	1% (only in ATMs)	0%
- "Armenian Card" system member bank	1%	1%	1%	1%	0.5%	1%	1%	1%

³ The annual interest rate for the overspend of cards without credit line is defined in the maximum amount of interest rate range intended for the given card type

⁴ For customers who have had credit lines with the given payment card for at least three years- after reissuing- for not secured with pledge 19-21%.

- Other Armenian Banks	1%	1%	1%	- 1%, minimum - 1,500 AMD	0.5%	1%	1%	1%, minimum 1,500 AMD
- Other Foreign Banks	-	-	- 1%, minimum - 1,500 AMD	1%, minimum 1,500 AMD	-	-	-	1%, minimum 1,500 AMD
2.11. Cash disbursement daily maximum limit	-500,000 AMD -1,000 USD -1,000 EUR	-2,000,000 AMD -4,000 USD -4,000 EUR	-500 000AMD -1 000 USD -1 000EUR	-500,000 AMD -1,000 USD -1,000 EUR	500,000 AMD	-500,000 AMD -1,000 USD	500,000 AMD -1,000 USD	- 500,000 AMD -1000 USD
2.12. Maximum number of cash disbursement daily transactions	5	5	5	5	5	5	5	5
2.13. Maximum limit of daily payment transactions	-1,000,000 AMD -2,000 USD -2,000 euro	2,000,000 AMD -4,000 USD -4,000 euro	1,000,000 AMD -2,000 USD -2,000 euro	1,000,000 AMD -2,000 USD -2,000 euro	1,000,000 AMD	1,000,000 AMD -2,000 USD	1,000,000 AMD -2,000 USD	1,000,000 AMD -2,000 USD -2,000 euro
2.14. http://www.arc.am card-to-card transactions to Bank cards via website and ATMs	0.3%	1%	0.3%	0.3%	0.3%	0.3%	1%	0.3%
2.15. http://www.arc.am card-to-card transactions to other bank cards of members of "Armenian Card" system via website and ATMs	0.5%	1%	0.5%	0.5%	0.5%	0.5%	1%	0.5%
2.16. SMS-information service	15 AMD, including VAT(for each message)	15 AMD, including VAT(for each message)	15 AMD, including VAT(for each message)	15 AMD, including VAT(for each message)	15 AMD, including VAT(for each message)	Free of charge	15 AMD, including VAT(for each message)	Free of charge
2.17. Card replacement in case of loss, damage of the card and loss of PIN code								
-Card urgent replacement abroad	-	-	-	-	-	-	-	-
-Card replacement in Armenia	1,000 AMD	1,500 AMD	1,000 AMD	1,000 AMD	700 AMD (first replacement free of charge)	1,500 AMD	1,000 AMD	1,500 AMD
3. GROUP 2 CARD TARIFFS								
	ArCa MIR	VISA Student	VISA "BARERAR"	VISA Classic	MasterCard Standard	MasterCard UEFA Champions League	VISA Gold⁵	MasterCard Gold⁵
3.1. Card account service commission	4,500 AMD annually, first year for free	3,000 AMD annually	500 AMD monthly	6,000 AMD annually	6,000 AMD annually	6,000 AMD annually	18,000 AMD annually	18,000 AMD annually
3.2. Annual interest rate accrued against card account positive balance	0%	0%	0%	0%	0%	0%	0%	0%

⁵ For the founders and heads of the merchants having cooperation agreements with the Bank regarding POS terminals and online payments the card accounts service is free of charge, annual interest rate for credit line usage and/or for account overspend- 20%.

3.3. Annual interest rate charged against used credit line and/or account overdraft ³ Current annual interest rate in case of refinancing and consolidation	Cards in without pledging -AMD 19.5%-21% - USD cards- 17%-20% - Euro cards- 16%-19% With pledge- - AMD 18-21% - USD cards- 15%-18% - Euro cards- 14%-17%	- cards in AMD -24% -cards in foreign currency - 22% (charged against overdraft)	Cards in without pledging -AMD 19.5%-21% ⁴ - USD cards- 17%-20% - Euro cards- 16%-19% With pledge- - AMD 18-21% ⁴ With pledge- - AMD 18-21% ⁴ - USD cards- 15%-18% - Euro cards- 14%-17%	Cards in without pledging -AMD 19.5%-21% ⁴ - USD cards- 17%-20% - Euro cards- 16%-19% With pledge- - AMD 18-21% ⁴ - USD cards- 15%-18% - Euro cards- 14%-17%	Cards in without pledging -AMD 19.5%-21% ⁴ - USD cards- 17%-20% - Euro cards- 16%-19% With pledge- - AMD 18-21% ⁴ - USD cards- 15%-18% - Euro cards- 14%-17%	Cards in without pledging -AMD 19.5%-21% ⁴ - USD cards- 17%-20% - Euro cards- 16%-19% With pledge- - AMD 18-21% ⁴ - USD cards- 15%-18% - Euro cards- 14%-17%	Cards in without pledging -AMD 19.5%-21% ⁴ - USD cards- 17%-20% - Euro cards- 16%-19% With pledge- - AMD 18-21% ⁴ - USD cards- 15%-18% - Euro cards- 14%-17%	Cards in without pledging -AMD 19.5%-21% ⁴ - USD cards- 17%-20% - Euro cards- 16%-19% With pledge- - AMD 18-21% ⁴ - USD cards- 15%-18% - Euro cards- 14%-17%
3.4. Interest-free period of used credit line (only for payment transactions)	-	-	Since the day of registration of transaction until 7 th calendar day of the month following the transaction month	Since the day of registration of transaction until 7 th calendar day of the month following the transaction month	Since the day of registration of transaction until 7 th calendar day of the month following the transaction month	Since the day of registration of transaction until 7 th calendar day of the month following the transaction month	Since the day of registration of transaction until 14 th calendar day of the month following the transaction month	Since the day of registration of transaction until 14 th calendar day of the month following the transaction month
3.5. Mandatory monthly repayments	10%	-	10%	10%	10%	10%	10%	10%
3.6. Additional card service commission (issued for the term of principal card)	American Express Cashback - 300 AMD monthly Visa Electron/Maestro – 1,500 AMD one-time payment MasterCard UEFA Champions League - 5,000 AMD one-time payment	American Express Cashback - 300 AMD monthly MasterCard Standard - 3,000 AMD one-time payment, MasterCard UEFA Champions League - 5,000 AMD one-time payment ArCa MIR – 2,000 AMD one-time payment	American Express Cashback-300 AMD monthly MasterCard Standard – 3,000 AMD one-time payment ArCa MIR – 2,000 AMD one-time payment	American Express Cashback-300 AMD monthly Master Card Standard - 3000 AMD one-time payment, MasterCard UEFA Champions League - 5,000 AMD one-time payment ArCa MIR – 2,000 AMD one-time payment	American Express Cashback-300 AMD monthly Visa Classic - 3,000 AMD one-time payment ArCa MIR – 2,000 AMD one-time payment	American Express Cashback- 300 AMD monthly ArCa MIR – 2,000 AMD one-time payment	MasterCard Gold - 7,500 AMD one-time payment MasterCard UEFA Champions League - 5,000 AMD one-time payment	Visa Gold - 7,500 AMD one-time payment
3.7. Linked card service commission (issued for the term of principal card)	- first two cards for free - third and fourth cards 2,000 AMD	free of charge	free of charge	free of charge	free of charge	2,000 AMD	free of charge	free of charge
3.8. Card account currency	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR
3.9. Card effective term	5 years	5 years	3 years	5 years	3 years	3 years	5 years	3 years
3.10. Cash disbursement via ATMs and cash disbursement points								
- ACBA-CREDIT AGRICOLE BANK	- for AMD cards - 0% - over daily 1,000,000 AMD - 0.5% - for foreign currency cards -0.5%	- for AMD cards - 0% - over daily 1,000,000 AMD - 0.5% - for foreign currency cards -0.5%	- for AMD cards - 0% - over daily 1,000,000 AMD - 0.5% - for foreign currency cards - 0.5%	1%	1%	1%	1%	1% ⁶

⁶ For additional MasterCard Gold card attached to American Express Gold Card the commission fee for cash out at ATMs and cash points is 4%, and out of ArCa system and abroad - 4%, at least 2 500 AMD.

- "Armenian Card" system member bank	1%	1%	1%	1%	1%	1%	1%	1% ⁶
- Other Armenian Banks	1%	1%	1%	1%	1%, minimum 1,500 AMD	1%, minimum 1,500 AMD	1%	1%, minimum 1,500 AMD ⁶
- Other Foreign Banks	1%	1%, minimum 1,500 AMD	1%, minimum 1500 AMD	1%, minimum 1,500 AMD	1%, minimum 1,500 AMD	1%, minimum 1,500 AMD	1%, minimum 1,500 AMD	1%, minimum 1,500 AMD ⁶
3.11. Cash disbursement daily maximum limit	- 500,000 AMD - 1,000 USD - 1,000 EUR	- 500,000 AMD - 1,000 USD - 1,000 EUR	- 500 000 AMD - 1000 USD - 1000 EUR	- 500,000 AMD - 1,000 USD - 1,000 EUR	- 500,000 AMD - 1000 USD - 1,000 EUR	- 500,000 AMD - 1,000 USD - 1,000 EUR	- 1,000,000 AMD - 2,000 USD - 2,000 EUR	- 1,000,000 AMD - 2,000 USD - 2,000 EUR
3.12. Maximum number of cash disbursement daily transactions	5	5	5	5	5	5	5	5
3.13. Maximum daily limit of payment transactions	- 1,000,000 AMD - 2,000 USD - 2,000 EUR	- 1,000,000 AMD - 2,000 USD - 2,000 EUR	- 1,000,000 AMD - 2,000 USD - 2,000 EUR	- 2,500,000 AMD - 5,000 USD - 5,000 EUR	- 2,500,000 AMD - 5,000 USD - 5,000 EUR			
3.14. http://www.arca.am card-to-card transactions to Bank cards via website and ATMs	0.3%	0.3%	0.3%	0.3% ⁷	0.3% ⁷	0.3%	0.3% ⁷	0.3% ^{7 8}
3.15. http://www.arca.am card-to-card transactions to other bank cards of members of "Armenian Card" system via website and ATMs	0.5%	0.5%	0.5%	0.5% ⁷	0.5% ⁷	0.5%	0.5% ⁷	0.5% ^{7 8}
3.16. SMS-information service	15 AMD, including VAT(for each message)	15 AMD, including VAT(for each message)	15 AMD, including VAT(for each message)	15 AMD, including VAT (for each message)	15 AMD, including VAT(for each message)	15 AMD, including VAT(for each message)	Free of charge	Free of charge
3.17. Card replacement in case of loss, damage of the card and loss of PIN code								
-Card urgent replacement abroad	-	-	-	-	-	-	-	-
-Card replacement in Armenia	1,000 AMD	1,000 AMD	1,500 AMD	1,500 AMD	1,500 AMD	1,500 AMD	2,000 AMD	2,000 AMD
4. GROUP 3 CARD TARIFFS								
	American Express Cashback			American Express Gold			American Express Blue	
4.1. Card account service commission	600 AMD monthly or 6 000 AMD annually			5 000 AMD monthly or 50,000 AMD annually ^{9 10}			<ul style="list-style-type: none"> - For the cards ordered up to 18/05/2015 – 1,500 AMD monthly or 15,000 AMD annually¹¹ - For the cards ordered, reissued, replaced after 18/05/18 - 1,000 AMD per month or 10,000 AMD per year 	

⁷ For the card-to-card transfers made via www.arca.am or ATMs for VISA Classic/MasterCard Standard and VISA Gold/MasterCard Gold cards provided to the customers having time deposits in the Bank free of charge - 1%

⁸ For MasterCard Gold card attached to American Express Gold, card-to-card transfers through www.arca.am and ATMs - 2%

⁹ 35 000 AMD annually for the founders and directors of merchants having cooperation agreements with the Bank on POS-terminals and online payments service

¹⁰ 35 000 AMD in case of card credit lines provided with the pledge of monetary funds for the customers who have "Classic", "Accumulative" and "Family" time deposits in the Bank

¹¹ Credit lines provided with the pledge of monetary funds for the customers who have "Classic", "Accumulative" and "Family" time deposits in the Bank; for the cards ordered up to 18/05/2015 – 10,000 AMD, for the cards ordered, reissued, replaced after 18.05.18 - 6,000 AMD annually

4.2. Annual service fee in case of provision of second and third cards in foreign currencies to card holders ¹²	-	30,000 AMD	- For the cards ordered up to 18/05/2015 – 10,000 AMD - For the cards ordered, reissued, replaced after 18/05/18 - 6,000 AMD
4.3. Annual interest rate accrued against card account positive balance	0%	0%	0%
4.4. Annual interest rate charged against used credit line and/or account overdraft	-cards in AMD - 20% -cards in foreign currency - 17%	-cards in AMD – 18% -cards in foreign currency -17%	For the cards ordered up to 18/05/2015 - in AMD – 18% - in foreign currency -17% For the cards ordered, reissued, replaced after 18/05/18 – 17%
4.5. Minimum limit of credit line	1,000,000 AMD or equal foreign currency (maximum)	1,000,000 AMD or equivalent foreign currency (minimum)	180,000 AMD or equivalent foreign currency (minimum)
4.6. Interest-free period of used credit line (only for payment transactions)	15 calendar days upon receipt of transaction	Since the day of registration of transaction until 20 th calendar day of the month following the transaction month	Since the day of registration of transaction until 20 th calendar day of the month following the transaction month
4.7. Mandatory monthly repayments	10%	5%	10%
4.8. Additional card service commission	-	MasterCard Gold – 2,000 AMD one-time payment ¹³	-
4.9. Linked card service commission (issued for the term of principal card)	2,000 AMD	-the first two cards- free of charge - third and fourth card- 10,000 AMD	For the cards ordered up to 18/05/2015 - 5,000 AMD For the cards ordered, reissued, replaced after 18/05/18 – 4,000 AMD
4.10. Card account currency	AMD, USD, euro	AMD, USD, EUR	AMD, USD, EUR
4.11. Card effective term	3 years	3 years	3 years
4.12. Cash disbursement via ATMs and cash disbursement points			
- ACBA CREDIT AGRICOLE BANK	1.5%	4%	For the cards ordered up to 18/05/2015 - 3% For the cards ordered, reissued, replaced after 18/05/18 – 2%
- Other Foreign Banks	1.5% - minimum 1,500 AMD	4% - minimum 2,500 AMD	For the cards ordered up to 18/05/2015 – 3% (minimum 2,500 AMD) For the cards ordered, reissued, replaced after – 2% (minimum 2,500 AMD)
4.13. Cash disbursement daily maximum limit	- 500,000 AMD - 1,000 USD - 1,000 euro	- 1,000,000 AMD - 2,000 USD - 2,000 EUR	- 500,000 AMD - 1,000 USD - 1,000 EUR
4.14. Maximum number of cash disbursement daily transactions	5	5	5
4.15. Maximum limit of daily payment transactions	- 1,000 000 AMD - 2,000 USD - 2,000 EUR	-2,500,000 AMD - 5,000 USD - 5,000 EUR	-1,000 000 AMD - 2,000 USD - 2,000 EUR
4.16. http://www.arca.am card-to card transactions to Bank cards via website and ATMs	2%	2%	2%
4.17. http://www.arca.am card-to-card transactions to other bank cards via website and ATMs	2%	2%	2%
4.18. SMS-information service	free of charge	free of charge	free of charge
4.19. Card replacement in case of loss, damage of the card and loss of PIN code			
-Card urgent replacement abroad	20,000 AMD	30,000 AMD	20,000 AMD
-Card replacement in Armenia	2,500 AMD	5,000 AMD	2,500 AMD
4.20. "Membership Rewards" program membership service fee¹⁴	-	10,000 AMD	Free of charge ¹⁵
4.21. Priority Pass program membership			
-issuance of Priority Pass card to main cardholders	-	free of charge	-

¹² In case the validity period of the first card has expired and the customer hasn't re-issued it, the commission fee for the given cards is charged according to the tariffs noted in the point 4.1.

¹³ Services provided with the American Express Gold Card (introduced in American Express Gold Card provisioning and service terms brochure) are not applied to the attached MasterCard Gold Card.

¹⁴ In case the membership to the program is made while ordering the card, there is no membership fee charged.

¹⁵ Program membership is automatically processed at the time of card ordering.

- issuance of Priority Pass card to linked card holders	-	5,000 AMD	-
- Priority Pass card effective term	-	3 years	-
- Each visit (per 1 person)	-	20 English pound sterling (charge by Priority Pass system)	-
- Visitors (per 1 person)	-	20 English pound sterling (charge by Priority Pass system)	-

5. GROUP 4 CARD TARIFFS

	ArCa Business	Visa Business
5.1. Card account service commission	5,000 AMD annually ¹⁶	15,000 AMD annually ¹⁷
5.2. Annual interest rate accrued against card account positive balance	0%	0%
5.3. Annual interest rate charged against used credit line and/or account overspend	- AMD cards – 18-20%, - USD cards – 16-20% -Euro cards – 14-17%	- AMD cards – 18-20%, - USD cards – 16-20% -Euro cards – 14-17%
5.4. Interest-free period of used credit line (only for payment transactions)	-	Since the day of registration of transaction until 7 th calendar day of the month following the transaction month
5.5. Mandatory monthly repayments	10%	10%
5.6. Additional card service commission (issued for the term of principal card)	-	ArCa Business - 3,000 AMD ¹⁸ one-time payment
5.7. Linked card service commission(issued for the term of principal card)	- the first two cards-free of charge - third and all the following cards-1,000 AMD	- the first two cards-free of charge - third and all the following cards-3,000 AMD
5.8. Card account currency	AMD, USD, Euro	AMD, USD, EUR
5.9. Card effective term	3 years	3 years
5.10. Cash disbursement via ATMs and cash disbursement points		
- ACBA CREDIT AGRICOLE BANK	0.3% ¹⁹	1%
- "Armenian Card" system member bank	1%	1%
- Other Armenian Banks	1%	1%
- Other Foreign Banks	-	1%, minimum 1,500 AMD
5.11. Cash disbursement daily maximum limit	- 1,000,000 AMD - 2,000 USD - 2,000 EUR	- 1,000,000 AMD - 2,000 USD - 2,000 EUR
5.12. Maximum number of cash disbursement daily transactions	5	5
5.13. Maximum limit of daily payment transactions	- 2,500,000 AMD -5,000 USD - 5,000 EUR	- 2,500,000 AMD -5,000 USD - 5,000 EUR
5.14. http://www.arca.am card-to-card transactions to Bank cards via website and ATMs	0.3%	0.3%
5.15. http://www.arca.am card-to-card transactions to other bank cards of members of "Armenian Card" system via website and ATMs	0.5%	0.5%
5.16. SMS-information service	15 AMD, including VAT(for each message)	15 AMD, including VAT (for each message)
5.17. Card replacement in case of loss, damage of the card and loss of PIN code		
- Card urgent replacement abroad	-	-

¹⁶ 3,000 AMD annually for the founders and heads of the merchants having cooperation agreements with the Bank regarding POS terminals and online payments.

¹⁷ 5,000 AMD annually for the founders and heads of the merchants having cooperation agreements with the Bank regarding POS terminals and online payments.

¹⁸ For the founders and heads of the merchants having cooperation agreements with the Bank regarding POS terminals and online payments- Free of charge.

¹⁹ In case ArCa business card is supplemented to Visa Business card, the commission fee for ArCa Business card in the ATMs and cash disbursement points comprises

- Card replacement in Armenia	1,000 AMD	2,000 AMD
6. GROUP 5 ACTIVE CARD TARIFFS		
		Visa Gift
6.1. Annual interest rate accrued against card account positive balance		0%
6.2. Annual interest rate charged against used credit line and/or account overdraft		24% (charged against overdraft)
6.3. Card account currency		AMD, USD
6.4. Card effective term		3 years
6.5. Cash disbursement via ATMs and cash disbursement points		
- ACBA CREDIT AGRICOLE BANK		0.5%
- "Armenian Card" system member bank		1%
- Other Armenian Banks		1%
- Other Foreign Banks		1,000 AMD
6.6. Cash disbursement daily maximum limit		- 300,000 AMD - 1,000 USD
6.7. Maximum number of cash disbursement daily transactions		5
6.8. Card-to-card transactions to Bank cards via website and ATMs		0.3%
6.9. Card-to-card transactions to other bank cards of members of "Armenian Card" system via website and ATMs		0.5%
6.10. SMS-information service		15 AMD, including VAT(for each message)
7. SERVICE OF TRADE AND SERVICE CENTRES		
7.1. Commissions charged from trade and service centres against card service		Negotiable
7.2. Rent for POS-terminals for trade and service centres.		free of charge

Notices

A commission fee in the amount of 0.5%- minimum 1000 AMD is charged for all other funds received non-cash (except for funds received via fast money transfers) to ArCa Transfer and Maestro Transfer cards via Bank Mail and Swift systems in USD, as well as for funds received in USD in the amount of more than 50 USD.

In case of cash-free transfer to ArCa Transfer and Maestro Transfer cards in AMD exceeding 500 000 AMD, (except for amounts transferred via express transfer systems and amounts deposited to the account as a result of cash and cash-free exchange) a commission of 0.3% is charged.

Against card account positive balance, as a result of application of annual simple interest rate for a period of 365 days and interest capitalization and payment frequency the annual return over interest for ArCa Pension card constitute 3.08%, for all other cards - 0%.

As a result of tariffs established by the Bank for issuance and service of cards, the annual return over interest may decrease.

The compensation of the banking deposits of individuals in ACBA-CREDIT AGRICOLE BANK is guaranteed at the amount of the deposits subject to compensation by the RA Law on "Guaranteeing the Compensation of Individuals Deposits", particularly:

- ✓ in case of deposits only in AMD - 10 MM. AMD,
- ✓ in case of deposits only in foreign currency- 5 MM. AMD,
- ✓ in case of deposits both in AMD (more than 5 million) and in foreign currency only the deposit in AMD - at the amount of 10 MM. AMD,
- ✓ in case of deposits both in AMD (less than 5 million) and in foreign currency—the deposit in AMD fully and the deposit in foreign currency at the amount equal to the difference of AMD 5 MM. and the compensation of the deposit in AMD.

- The interest shall accrue against the card account balance, on daily basis, within the entire effective term of the card. The interest shall cease to accrue on the 14th day following the expiration of card effective term and or on the following business day.

- The accrued interest shall be paid to card account on monthly basis, on the last business day of each month.

American Express Gold, American Express Blue cards are not issued by Bank credit committee decision, in case credit line disbursement is rejected.

The maximum daily limit of cash disbursement, the maximum limit of one transaction and the maximum number of cash disbursement transactions may be changed free of charge, upon verbal consent of the card holder.

The payment transactions performed via American Express Cashback cards in the Bank are registered on the 15th day upon execution of the transaction, if that day is a non-working day – on the next working day.

Define the following tariffs for the Visa Gold/MasterCard Gold cards for founders, directors, chief accountants of organizations working with the Bank in the frameworks of salary programs based on cooperation agreements on payment cards servicing and the orders of the Bank's Chief executive officer:

- a) Card account service commission fee- free of charge
- b) Cash disbursement via the Bank's ATMs and cash outpoint- free of charge
- c) Interest rate of the credit line/surcharge- 2% less than the minimum interest rate foreseen by the given salary program, but not less than 14%.

Definition of terms used in Tariffs

- **Interest-free period** – grace period, within which, for payment transactions, in case the used part of the card loan assets are deposited to the card account, the card holder shall not pay the interest.
- **Mandatory monthly repayments**- as of the end of each month, the stated interest rate of the used credit line is subject to repayment within 50 days after the end of the given month, (for VISA "Purchase anywhere" card - within 40 days). In case of failure to fulfill the stated liability within the established term the cardholder, apart from the amount subject to mandatory repayment, shall be also liable to pay the monetary liability for card service due as of that moment, accrued surcharge and the interests accrued against such surcharge.
- **Additional card**- other payment system card attached to the effective card account. Additional card enables the cardholder to use the assets available on his/her principal card account, if unforeseen problems occurred with principal card or it is not served by the given commercial/service point and/or ATM machine. The additional card commission lump sum shall be charged for the entire effective term of the card, with the exception of American Express Cashback card, the service fee of which is charged on a monthly basis.
- **Linked card**- a card of the same payment system and type linked to the effective card account. The linked card is provided by the holder of principal card to the stated person and enables the latter to use the assets available on the principal card account within the amount limits defined in the linked card application. For any type of cards, maximum 2 linked cards are provided, except for American Express Gold cards (maximum 4 linked cards) and ArCa Business and Visa Business (unlimited number of linked cards) cards. The linked card commission lump sum shall be charged for the entire effective term of the card.
- **SMS-notification** – receipt of SMS message on the phone number stated in the card application about the turnover of the cardholder card account.