

**“ACBA-CREDIT AGRICOLE BANK” CJSC OPERATIONAL TARIFFS
(ACCOUNT AND CASH OPERATIONS)**

Valid from 27 October, 2018

1. This document shall establish the fees and commissions (hereinafter referred to as “Tariffs”) charged by “ACBA-CREDIT AGRICOLE BANK” Closed Joint Stock Company (hereinafter referred to as “Bank”) for opening, servicing and closing of accounts, making transfers, cash disbursement, accessing services via “ACBA ON-LINE” system, providing chequebooks and traveller’s cheques, safety deposit box services, as well as trade of securities and custody operations and other financial services offered to the clients in line with their financial activities.

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

3. The Bank reserves the right to amend the tariffs set herein unilaterally upon in advance notice on the Bank website and/or through other public sources, through announcements posted in a visible area for clients within the bank premises, as well as by informing the clients by the procedure established by the relevant contracts.

4. By signing the Bank account contract or any other document designed for a specific service, the client accepts the tariffs, as well as set of terms and conditions established by the Bank for the given service.

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

6. In specific cases, on the basis of client cash flow, account balances, credit and/or deposit history with the Bank, business reputation, duration of cooperation with the Bank, special tariffs (non-standard) may be offered.

7. Commissions for the rendered services stated in this document may be charged by the Bank unilaterally (without acceptance) from the client bank account, unless otherwise stipulated by the contract signed with the client.

8. The Bank does not carry responsibility for the delays, errors and damages occurred as a result of force-majeure (natural disasters, acts of state bodies, strikes, political disorders, blockades, suspension of telecommunication means, other emergency circumstances).

TRANSFERS	
13. Transfers in case of having an account in the Bank	
13.1. Transfers within the Bank regardless of currency ¹ , including payment orders on regular basis	Free of charge
- Change (correction), repeal of requisites upon the written application of the customer	Free of charge
13.2. Transfers within the territory of RA via Bank_Mail system	
- In AMD* including payment orders on regular basis	200 AMD
<i>*The above mentioned service is provided free of charge for the budgetary institutions</i>	
- Urgent transfers in AMD	1,200 AMD per request
- in USD and Euro, including payment orders on regular basis	3000 AMD
13.3. Transfers via SWIFT system	
- In USD	
Method: BEN (commission fee of the correspondent bank is charged from the transferred amount)	0.1%, minimum AMD 3,000, maximum AMD 40,000
Method: OUR** ("ACBA-CREDIT AGRICOLE BANK" CJSC correspondent bank's commission fee is paid by "ACBA-CREDIT AGRICOLE BANK" CJSC and possible expenses of intermediary bank(s) involved for the execution of transfer will be charged from the transferred amount). <i>**in addition to the mentioned commission fee, the clients wishing to avoid charges from the transferred amount will be charged an additional fee of AMD 8,000 per each transfer (by the method OUIOUR). When making transfers to the beneficiaries of the banks in the USA via OUR method, it is mandatory to provide the recipient bank's ACH (Automated Clearing House) code.</i>	
If within three months prior to transfer date the volume of outward USD transfer was:	
- up to USD 50,000 (inclusive)	0.15%, minimum AMD 7,000, maximum AMD 50,000
- from USD 50,000 to 200,000 (inclusive)	0.125%, minimum AMD 6,000, maximum AMD 45,000
- more than USD 200,000	0.115%, minimum AMD 5,000, maximum AMD 40,000

¹ 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. A commission fee in the amount of 0.3%- minimum 200 AMD is charged for funds entered non-cash in the amount of more than 500 000 AMD (except for funds received via fast money transfers and as a result of cash or non-cash conversions) to ArCa Transfer and Maestro Transfer cards.

- in Euro	
Method: BEN (correspondent bank's commission fee is charged from the transferred amount)	0.1%, minimum AMD 6,000, maximum AMD 60,000
Method: OUR (correspondent bank's commission fee is covered by "ACBA-CREDIT AGRICOLE BANK" CJSC)	
- Up to 2,000 euros (inclusive)	7000 AMD
- From 2000 to 12,500 euros (inclusive)	0.15%, minimum 9,000 AMD
- More than 12,500 Euros	0.15%, minimum 13,000 AMD, maximum 60,000 AMD
to Turkey, Romania and Bulgaria	0.15%, minimum 15,000 AMD, maximum 60,000 AMD
- in Russian roubles, Georgian lari (made only by OUR method)	0.1%, minimum 5,000 AMD, maximum 30,000 AMD
- "Urgent" transfers* In case of transfers in USD/euro In case of transfers in RUB <i>* The condition of "Urgent" transfer is applicable in case of transfers below 500 000 USD /Euro and 10 million RUB. The commission is charged in addition to tariffs for transfers effective in the Bank.</i>	7,000 AMD 3 000 AMD
- In other free foreign currency	
Method: BEN (correspondent bank's commission fee is charged from the transferred amount)	0.1%, minimum AMD 6,000, maximum AMD 60,000
Method: OUR (correspondent bank's commission fee is covered by "ACBA-CREDIT AGRICOLE BANK" CJSC)	0.15%, minimum AMD 15,000, maximum AMD 60,000
The minimum term for advance submission of a request for transfer by the customer	
- from 100 mln AMD or equivalent foreign currency to 300 mln AMD or equivalent foreign currency	1 day
- more than 300 mln AMD or equivalent foreign currency	2 days
14. Transfers without opening an account	
14.1. Transfers within the Bank regardless of currency	Free of charge
- Change (correction), repeal of requisites upon the written application of the customer	1 000 AMD (VAT included)
14.2. Transfers within the territory of RA via Bank_Mail system	
- in AMD (it is allowed to transfer up to AMD 5,000,000 (included), excluding the transfers to the state budget (local and community), in which case there is no limitation)	
Below 100,000 AMD (inclusive)	200 AMD
From 100,000 to 1,000,000 AMD (inclusive)	500 AMD
Above 1,000,000 AMD	1000 AMD
- urgent transfers in AMD	
Below 100,000 AMD (inclusive)	1,200 AMD
From 100,000 to 1,000,000 AMD (inclusive)	1,500 AMD

Above 1,000,000 AMD	2,000 AMD
- in foreign currency (It is allowed to transfer only an amount equivalent to up to 3,000 USD (inclusive))	3,000 AMD
14.3. Transfers via SWIFT system (It is allowed to transfer only an amount equivalent to up to 3,000 USD (inclusive))	According to 13.3. tariffs
15. Transfers via fast money transfer systems, regardless having an account ²	
15.1. in USD via "XPRESS MONEY"	With the tariffs defined by "XPRESS MONEY" transfer system ³
15.2. in USD via "MoneyGram"	With the tariffs defined by "MoneyGram" transfer system ³
15.3. in USD, Euro via "RIA Money Transfer"	With the tariffs defined by "RIA Money Transfer" transfer system ³
15.4. in USD, AMD, Euro, RUB via "Unistream"	With the tariffs defined by "Unistream" transfer system ³
15.5. in USD, AMD, Euro, RUB via "CONVERSE TRANSFER"	With the tariffs defined by "CONVERSE TRANSFER" transfer system ³
15.6. in USD and EUR via "Sigue Money Transfer"	With the tariffs defined by "Sigue Money Transfer" transfer system ³
16. Money transfer through telephone banking, "ACBA ON-LINE" (also via "ACBA Mobile" application) services	free of charge
17. Amendment in the performed interbank transfer terms, cancellation upon the written request of the client	
- in AMD, USD, euros in the territory of RA via Bank_Mail system	AMD 2,000 (VAT included)
- in Russian roubles, Georgian lari via SWIFT system	AMD 10,000 (VAT included)
- in other foreign currency via SWIFT system	AMD 25,000 (VAT included)
- in foreign currency transfers provided under clause 15 -	free of charge
18. provision of copy of SWIFT message	1,000 AMD (VAT included)
19. sending account statement via SWIFT system	500 AMD per each statement (VAT included)
20. Return of non-clarified amounts received in foreign currency from correspondent banks	
- Russian roubles	Free of charge
- Other currency	2%, maximum 5000 AMD
21. Utility payments, including payment orders on regular basis	Free of charge

² The transfers are made between individuals

³ The commission fees are charged in AMD in the tariffs set by the Bank for the given day. In case of annulling the transfer made by fast money transfer systems with the initiative of the customer, only the amount of transfer is refunded to the customer, the charged commission fee is not being refunded

