

MasterCard UEFA Champions League Card General Tariffs

Service	Tariffs
1. Card account service commission	6, 000 AMD annually
2. Annual interest rate accrued against card account positive balance	0%
3. Annual interest rate charged against used credit line and/or account overdraft ¹	Without pledge <ul style="list-style-type: none"> ▪ in AMD - 21-24%², ▪ in USD - 17-20%, ▪ in EUR – 16-19%, With pledge <ul style="list-style-type: none"> ▪ in AMD - 18-22%², ▪ in USD - 15-18%, ▪ in EUR – 14-17%,
4. Grace Period	Since the day of registration of transaction until 7 th calendar day of the month following the transaction month
5. Mandatory monthly repayments	10%
6. Additional card service commission (issued for the term of principal card)	American Express Cashback: 300 AMD monthly
7. Linked card service commission (issued for the term of principal card)	2,000 AMD
8. Card account currency	AMD, USD, EUR
9. Card effective term	3 years
10. Cash disbursement from ATMs and cash disbursement points	
• ACBA-CREDIT AGRICOLE BANK	1%
• “Armenian Card” system member bank	1%
• Other Armenian Banks	1%, minimum 1,500 AMD
• Other Foreign Banks	1%, minimum 1,500 AMD
11. ATM card account cash-in	
• Bank ATMs	0%
• “Armenian Card” system member bank	1%
12. Non-Cash payments with card	free of charge
13. Cash disbursement daily maximum limit	<ul style="list-style-type: none"> ▪ 500,000 AMD ▪ 1,000 USD ▪ 1,000 EUR
14. Maximum number of cash disbursement daily transactions	5
15. Maximum size of daily payment transactions	<ul style="list-style-type: none"> ▪ 1,000,000 AMD ▪ 2,000 USD ▪ 2,000 EUR
16. http://www.arca.am card-to-card transactions to Bank cards via website and ATMs	0.3%
17. http://www.arca.am card-to-card transactions to other bank cards of members of “Armenian Card” system via website and ATMs	0.5%
18. SMS-notification service	15 AMD, including VAT(for each message)
19. Card replacement in case of loss, damage of the card and loss of PIN code (in Armenia)	1,500 AMD

Notices

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 s are accrued 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.

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.

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.

¹ The annual interest rate charged towards over expenditure of the cards with no credit lines is established in the maximum range intended for the given card type.

² For the customers having credit lines with the given payment card for at least three years after the relaunch of the card - 19-21% for the unsecured with pledge and 18-22% for secured with pledge.

MasterCard UEFA Champions League Card REWARD PROGRAM TERMS

1. Key concepts

“**Bank**” – “ACBA-CREDIT AGRICOLE BANK” CJSC,

“**Card(s)**” – valid MasterCard UEFA Champions League card(s), issued by “ACBA-CREDIT AGRICOLE BANK” CJSC,

“**Cardholder**” – resident or non-resident individual, for whom the Bank has opened a Card account,

“**Card account**” – bank account, which can be used with a Card,

“**Payment transaction**” – non-cash transaction, performed with a Card,

“**Reward**” – a product with the logo of UEFA Champions League, presented in the online shop on www.uefa.com, provided to the Cardholder, by the procedure, established by these terms, against the sum of payment transactions, performed with the Card,

“**Drawing**” – drawing, regularly held for the Cardholders with the special terms, set in advance, where the tickets for international football meetings and events, as well as travelling packages may be raffled.

2. Description

“Reward program” (hereinafter referred to as “the Program”) envisages provision of guaranteed rewards and execution of drawings.

3. General provisions

3.1. The acquisition of the Card envisages full agreement to the Program terms, implemented together with the Card.

3.2. The Program is not valid for the expired, as well as blocked cards, by the Bank.

3.3. In case of having overdue liability and/or card service fee liability, the program shall not be accessible for the Cardholder until the repayment of liabilities by the latter.

3.4. The Program is accessible for the Cardholder during the whole period of card validity. In case of the Card reissue within maximum 3 (three) months upon expiration of the Card validity, the transactions, performed previously, for which the reward order has not been performed yet, shall be saved and transferred to the reissued card.

3.5. The Bank has the right to terminate or change the Program, as well as change the assortment of rewards, envisaged by the Program, at any time.

3.6. The transaction is calculated in the Program after the receipt of the transaction by the Bank and its registration to the Card account of the Cardholder.

3.7. In case of making a transaction in foreign currency with the cards in AMD, the sum of the payment transaction, collected from the card account, expressed in AMD, shall be the basis for the calculation of the payment transaction under the Program.

3.8. In case of making a transaction in foreign currency with the cards in USD or Euro, the sum of the payment transaction, collected from the card account, converted into AMD by the exchange rate, specified by the Bank for the given day, shall be the basis for the calculation of the payment transaction under the Program.

3.9. Participation in the Program does not envisage any additional membership or commission fees.

3.10. The transactions, specified below, shall not be calculated within the framework of the Program:

a) encashment

b) utility bills

c) transfers from card to card or to other accounts

d) recharging of electronic wallets (PayPal, Skrill, Web Money, Yandex Money, etc.)

e) payments, performed in bookmaker offices, gambling houses and other service points of the given sector, including online payments.

eFO 72-04-25/2#5

4. Execution of transactions and receipt of rewards

4.1. Each payment transaction (with the exception of transactions, specified under Clause 3.10), performed by the Cardholder, shall be calculated at the calculation of the volume of transactions, required for the Reward.

4.2 The rewards are quoted in the online shop on the website www.uefa.com.

4.3 The Cardholder's reward amount shall be calculated in the following way:

4.3.1 For cards in USD – in the size of 1% of the sum of payment transactions of the Cardholder; in this case the cardholder shall select USD, as the quotation currency in the online shop on the website www.uefa.com.

4.3.2 For cards in Euro – in the size of 1% of the sum of payment transactions of the Cardholder; in this case the cardholder shall select Euro, as the quotation currency in the online shop on the website www.uefa.com.

4.3.3 For cards in AMD – in the size of 1% of the sum of payment transactions of the Cardholder; in this case the cardholder shall select USD, as the quotation currency in the online shop on the website www.uefa.com, and the amount of the performed transactions shall be converted into USD – calculating 400 (four hundred) AMD for 1(one) USD.

4.4 The encashment transactions, performed by the Cardholder by 2 May 2013 shall be also included in the calculation of the reward amount, by the procedure, specified by Clause 4.3 of these terms.

4.5 The transaction amount, for which the Cardholder has received a reward, shall not be included in the calculation of the reward amount.

4.6. To order the reward the Cardholder shall call to the Bank by (010) 31 88 99 phone number, and inform of his/her selected reward data.

4.7. All expenses for the purchase, transportation and customs clearance of the product, selected by the Cardholder, shall be incurred by the Bank.

4.8. The orders, collected from the Cardholders, shall be performed by the Bank at the end of the given month, and shall be provided to the Cardholders within maximum 2 months upon their order. The Bank bears no responsibility for the availability or sufficiency of the products, selected by the Cardholder, at the moment of order. In case of unavailability or insufficiency of the products at the moment of order, the Bank offers to the Cardholder to select another product.

5. Participation in the drawings

5.1. Each transaction, performed by the Cardholder, shall be calculated for his/her benefit to participate in the drawing.

5.2. The place, time, required minimum terms for the participation in the drawing, and other details shall be published on the Bank's website, as well as via other advertising sources, at least 15 (fifteen) calendar days in advance.

5.3. The Cardholders, recognized to be the winners by the drawing results and granted special prizes, shall be informed of their prizes by the Bank via phone call and/or email within maximum 10 (ten) calendar days upon the drawing.

5.4. The prizes of the Cardholders by the drawing results are final and are not subject to change or additional drawing.

5.5. The raffled prizes are not subject to exchange for cash, neither fully nor partially.

5.6. In case of obstacles for the provision of rewards, not by the Bank's fault, the Bank has the right to replace the reward with other rewards of equal or higher value.

5.7. The Bank bears no responsibility for the full or partial loss or damage of the provided reward.

6. Terms validity

6.1. These terms shall go into effect on 2 May 2013.

6.2. From the validity date of these terms, the former edition of the terms eFO 72-04-25 shall be repealed.

eFO 72-04-25/2#5