

## MasterCard Standard Card General Tariffs

Service	Tariffs
1. Card account service commission	18,000 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 <sup>12</sup>	Without pledge <ul style="list-style-type: none"> <li>▪ in AMD - 21-24%<sup>3</sup>,</li> <li>▪ in USD - 17-20%,</li> <li>▪ in EUR – 16-19%,</li> </ul> With pledge <ul style="list-style-type: none"> <li>▪ in AMD - 18-22%<sup>3</sup>,</li> <li>▪ in USD - 15-18%,</li> <li>▪ in EUR – 14-17%,</li> </ul>
4. Grace Period	Since the day of registration of transaction until 14 <sup>th</sup> 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)	Visa Gold - 7,500 AMD
7. Linked card service commission (issued for the term of principal card)	Free of charge
8. Card account currency	AMD, USD, EUR
9. Card effective term	3 years
10. Cash disbursement from ATMs and cash disbursement points <sup>4</sup>	
• 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"> <li>▪ 1,000,000 AMD</li> <li>▪ 2,000 USD</li> <li>▪ 2,000 EUR</li> </ul>
14. Maximum number of cash disbursement daily transactions	5
15. Maximum size of daily payment transactions	<ul style="list-style-type: none"> <li>▪ 2,500,000 AMD</li> <li>▪ 5,000 USD</li> <li>▪ 5,000 EUR</li> </ul>
16. <a href="http://www.arca.am">http://www.arca.am</a> card-to-card transactions to Bank cards via website and ATMs	0.3%
17. <a href="http://www.arca.am">http://www.arca.am</a> card-to-card transactions to other bank cards of members of "Armenian Card" system via website and ATMs	0.5%
18. SMS-notification service	Free of charge
19. Card replacement in case of loss, damage of the card and loss of PIN code (in Armenia)	2,000 AMD
20. USSD – notification service	10 AMD including VAT (for each message)

### 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 14<sup>th</sup> day following the expiration of card effective term 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.

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- <sup>1</sup> 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.
- <sup>2</sup> For the founders and directors of trade and service points cooperating with the Bank providing payment services via Bank's POS and online payment systems the commission fee is free of charge and the annual interest rate charged against used credit line and/or overspend of the cards – 20%
- <sup>3</sup> 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
- <sup>4</sup> American Express Gold card's linked MasterCard Gold commission for cash in ATMs and Armenian Card System member is 4 % and in other bank system or foreign banks is 4%, minimum 2500 AMD.

#### 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.