

## Visa Virtual Cards Tariffs

Service Type	Tariff
1. Card account service fee	1 000 AMD as lump sum
2. Annual interest rate calculated for the positive balance of the card account	0%
3. Annual interest rate charged for credit line usage and/or account surcharge	21.5 % (collected against surcharge)
4. Interest-free period of credit line use	-
5. Mandatory monthly repayments	-
6. Additional card service fee (issued for the term of the main card)	-
7. Linked card service fee (issued for the term of the main card)	-
8. Card account currency	AMD, USD, Euro
9. Card validity period	12 months
10. Cash disbursement in ATMs and cash disbursement points:	
• ACBA Bank	-
• "Armenian Card" system member banks	-
• Other banks in Armenia	-
• Other banks abroad	-
11. Maximum daily cash disbursement	-
12. Maximum daily number of cash transactions	-
13. Maximum daily amount of payment transactions	<ul style="list-style-type: none"> <li>▪ 1,000,000 AMD</li> <li>▪ 2,000 USD</li> <li>▪ 2,000 Euro</li> </ul>
14. Card-to-card transfers in the territory of the Republic of Armenia through online platforms, "ACBA DIGITAL" internet banking system	0.5%
15. Card-to-card transfers through ATMs	-
16. SMS notification service	15 AMD, including VAT (collected for each SMS)
17. Card replacement in Armenia	-
18. Card replacement abroad	-

### Notes:

The annual interest yield due to the positive balance of the card account during the 365-day period with the application of a simple annual interest rate and interest capitalization and payment frequency is 0% for all cards.

Reimbursement of bank deposits of individuals in ACBA BANK is guaranteed by the "Deposit Guarantee Fund" in the amount of reimbursable deposits, in particular:

- ✓ only in case of deposits in AMD - 10 mln AMD,
- ✓ only in case of deposit in foreign currency - 5 mln AMD,
- ✓ in case of both deposits in AMD (more than 5 mln) and deposits in foreign currency – only the deposit in AMD in the size of up to 10 mln AMD,
- ✓ in case of both deposits in AMD (less than 5 mln) and deposits in foreign currency – deposit in AMD in full and foreign currency deposit – in the amount of the difference between 5 mln AMD and the reimbursable deposit in AMD.

The interest amounts are calculated on the card account balance on a daily basis for the entire validity period of the card. The calculation of the interest amount is terminated on the 14th of the month following the expiration date of the card or on the next working day.

The accrued interest amounts are paid to the card account on a monthly basis on the last working day of each month.

The maximum daily amount of cash disbursement, the maximum limit of one transaction and the maximum daily amount of cash transactions can be changed free of charge upon the verbal instruction of the Cardholder.

### Interpretation of terms used in tariffs

- Interest-free period - a grace period, during which the Cardholder does not pay interest amounts, when the part of the card credit funds, used for payment transactions, is transferred to the card account.
- Mandatory monthly repayments - the specified interest of the used credit line at the end of each month is payable within 50 days after the end of that month. In case of non-fulfillment of the mentioned obligation within the given period, the Cardholder is obliged to pay, in addition to the amount subject to mandatory repayment, the monetary obligation arising for the service of the card account at the moment, the resulting surcharge, the accrued interest on the surcharge.
- Additional card - a card of another payment system attached to the current card account. The additional card allows the Cardholder to use the funds in the main card account, if there are unforeseen problems with the main card or it is not serviced by the given trade/service point and/or an ATM. The service fee for the additional card is charged for the entire validity of the one-time card, except for the additional American Express Cashback card, the service fee of which is charged on a monthly basis.
- Linked Card - a card of the same payment system, attached to the current card account. The linked card is provided to the person mentioned by the main Cardholder and enables the person to use the funds available on the main card account within the limits, specified in the attached card application. A maximum of 2 attached cards are available for any type of card, except for American Express Gold card (maximum 4 attached cards) and ArCa Business and Visa Business cards (unlimited number of attached cards). The service fee for the attached card is charged for the entire validity period of the one-time card.
- SMS-notification – receipt of an SMS-message about the Cardholder's card account flows to the phone number, mentioned in the card application.