

Approved by:

The Board of Directors' Resolution No. 36 L dated 30/06/2026

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ARMSWISSBANK CJSC

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RULES FOR THE USE OF STOP TOOL(S)

Definitions

Bank: "ARMSWISSBANK" CJSC.

Client: an individual, individual entrepreneur or legal entity using the services provided by the Bank.

Stop tool(s) - tools provided by the Bank that allow the Client to block access to individual or all remote banking services remotely or in person.

Blocking: restriction (suspension) of remote access to a service provided by the Bank based on the Customer's request.

Unblocking: restoration of remote access to a blocked service by the Bank based on the Customer's request/application.

Software application: a program or set of programs launched/provided by the Bank, the Bank's Internet banking system, the "Armswiss MobileBank" mobile application, as well as other platforms of the Bank through which services are provided to the Customer remotely.

1. General provisions

1. These rules establish the main terms and conditions of use of Stop tools provided by the Bank.
2. The purpose of Stop tools is to provide the Customer with the opportunity to block access to services provided remotely.
3. These rules are in addition to the Bank's terms and conditions for providing remote banking services and are applicable to all Customers of the Bank.
4. The use of stop tools does not terminate the agreements between the Customer and the Bank and does not lead to the termination of accounts, cards, deposits or other banking services.

2. Rules for the use of stop tools

2.1. The Customer may independently activate the Stop tool through the Bank's Software Application or submit an application for blocking the Stop tool (hereinafter referred to as the Application) on the Bank's premises and/or by phone.

2.2. The use of the stop tool does not require the Customer to submit any justification.

2.3. Stop tools are applied to services provided by the Bank remotely, as defined by the RA legislation, including:

- Money transfers and payments,
- Card operations,

- Loan operations,
- Deposits,
- Cash withdrawal applications
- Applications for opening accounts and cards,
- Other services defined by the Bank.

2.4. If the Customer has independently activated the Stop tool, the Blocking of the service(s) shall be carried out only after the Customer confirms the relevant action via the Software Application.

2.5. In case of using the Stop tool via the Software Application, the Customer shall be given 60 (sixty) seconds to confirm or cancel the Application submitted by him/her. Within a maximum of 60 (sixty) seconds from the moment of approval of the Application by the Customer, the Bank shall Block the relevant service(s) in all Software Applications of the Bank, regardless of the circumstance from which the request to use the Stop tool was received.

2.6. After implementing the Blocking, the Bank shall send the relevant notification to the Customer by text message (SMS), e-mail or other communication method chosen by the Customer, in accordance with the requirements and procedure established by the legislation of the Republic of Armenia.

2.7. After activating the Stop tool, the Client is shown the current status of the Blocked Services in the Software Application.

2.8. During the blocking, the Client continues to have the opportunity to view the balances of his accounts, cards, deposits and loans, as well as use them on the Bank's premises.

2.9. No action can be performed within the framework of the remotely blocked service until the Client unblocks the service.

2.10. Unblocking is carried out exclusively on the Client's initiative.

2.11. The Client can unblock it independently through the Bank's Internet Bank or Mobile Bank application, as well as on the Bank's premises by submitting a relevant Application.

2.12. Before unblocking, the Bank carries out identification and identity verification of the Client in accordance with the Bank's internal legal acts.

2.13. The Bank shall unblock no earlier than 24 (twenty-four) hours after the moment of blocking, except for cases when unblocking is carried out on the premises of the Bank by submitting a corresponding Application/Request.

2.14. After 24 (twenty-four) hours have passed since the moment of blocking, in case of submitting an Application for unblocking, the Bank shall unblock within 12 (twelve) hours after receiving the Application/Request. Without delay, immediate Unblocking is carried out only on the premises of the Bank by submitting a corresponding Application.

2.15. After unblocking, the Bank shall send the Customer a corresponding notification by text message (SMS), e-mail or other communication method chosen by the Customer, in accordance with the requirements and procedure established by the legislation of the Republic of Armenia.