

**ARMSWISSBANK**

PRIVATE & INVESTMENT BANKING

Card Issuance and Service Fees

N	Card type	MC Standard	MC Gold	MC Business
	Card account currency	AMD/USD/EUR/RUB	AMD/USD/EUR/RUB	AMD/USD/EUR/RUB
1	Card validity period	3 years	3 years	3 years
2	Card issuance	Free	Free	Free
3	Annual card service	AMD 5,000	AMD 15,000	AMD 15,000
4	Additional card issuance	Free	Free	Free
5	Annual fee for additional card	AMD 3,000	AMD 10,000	AMD 10,000
6	Card or PIN code re-issuance (in case of card loss, damage, theft, PIN loss or its disclosure to third parties)	AMD 3,000	AMD 5,000	AMD 5,000
7	Cash withdrawal from Armswissbank ATMs	0%	0%	0,4%
8	Cash withdrawal from other ARCA ATMs (in case of credit cards and overdrafts)	0,5%	0,5%	0.4%
9	Transfers from card accounts to other accounts (in case of credit line and overdraft cards)	0,5%	0,5%	0,4%
10	Cash withdrawal from other ARCA ATMs	0,7%	0,7%	1%
11	Cash withdrawal from ATMs outside RA, as well as from VTB Bank Armenia ATMs	1,5%, min AMD 2,000	1,5%, min AMD 2,000	1,5%, min AMD 2,000
12	Cash deposit into Armswissbank card accounts via cash deposit machines of other ARCA member banks (Cash in)	0,7%	0,7%	1%
13	Non-cash transactions in trade and service points	Free	Free	Free
14	Maximum daily cash withdrawal limit	By agreement	By agreement	By agreement
15	Maximum number of cash withdrawal transactions per day	5	5	3
16	Cash withdrawal operation limit (for 1 operation)	AMD 500,000	AMD 500,000	AMD 500,000
17	Limit of transactions without entering PIN code	AMD 20,000	AMD 20,000	AMD 20,000



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18	Number of transactions without entering PIN code	5	5	5
19	Card blocking	Free	Free	Free
20	Card unblocking	AMD 1,000	AMD 1,000	AMD 1,000
21	Card blocking and keeping the card in international STOPLIST (for 14 days) ¹	AMD 15,000	AMD 15,000	AMD 15,000
22	Card to card transfer fees (via website, ATMs and Internet Banking/ Mobile-banking system)	0,3%	0,3%	0,3%
23	Current account to card transfer fees	0,3%	0,3%	0,3%
24	SMS notification (for any transaction)	Up to AMD 50,000 – 30 AMD 50,000 AMD and more - free of charge	Up to AMD 50,000 – 30 AMD 50,000 AMD and more - free of charge	Up to AMD 50,000 – 30 AMD 50,000 AMD and more - free of charge
25	SMS notification for 3D Secure internet system transactions	AMD 30	AMD 30	AMD 30
26	USSD Activation and service	AMD 30	AMD 30	AMD 30
27	Providing account statement	Free	Free	Free
28	Providing card within 1 banking day ²	AMD 3,000	AMD 3,000	AMD 3,000
29	Chargeback claim fee	Free	Free	Free
30	Annual interest rate applied to card account balance	According to the annual interest rates, announced by the Bank on its web page for individuals and legal entity's demand deposits		
31	Card delivery			
	a) Within Armenia	Free	Free	Free
	b) Other countries	According to the postal bill	According to the postal bill	According to the postal bill

¹ Suspension of unauthorized card transactions worldwide

² For receiving card during one banking day the Client should apply up to 15:00