



## ACCOUNT MAINTENANCE FOR RESIDENT CORPORATE CLIENTS AND PRIVATE ENTREPRENEURS

Your account with ARMSWISSBANK allows you to choose payment, investment and financing solutions that meet your requirements as well as obtain a reliable partner in the world of finance.

Effective since 13.02.2023

No.	Service	Tariff
<b>1. Account opening</b>		
	Current account	AMD 25,000
	Constructor special account	AMD 50,000
The Current Account opening fee is charged for the first account opening, the second and subsequent accounts are opened free of charge. Opening an account in AMD, for each customer, is mandatory.		
	Escrow account opening, maintenance and changes in the agreement	<ul style="list-style-type: none"> <li>• 0.20% from transaction amount, but min AMD 50,000, max AMD 300,000,</li> <li>• AMD 25,000 for every additional agreement</li> </ul>
	Time deposit account	free of charge
Custody account		
	Government bonds custody account	free of charge
	Other securities custody account	by agreement
<b>2. Customer reactivation fee*</b>		<b>AMD 5,000</b>
* All current accounts of the customer that have 0.00 balances for six months cease to be active and monthly service fee is not charged.		
<b>3. Customer service for non-account transactions</b>		<ul style="list-style-type: none"> <li>➤ 366-730 days – AMD 10,000 (ten thousand) for month,</li> <li>➤ 731 days and more – AMD 20,000 (twenty thousand) for month.</li> </ul>
If you do not make a transaction with all the customer's accounts for 12 months in a row, the account becomes a non-working account. In case of insufficient funds to collect the mentioned commission fee to the Customer's accounts, the Bank charges a commission in the amount of the existing account balance and close the customer's accounts.		

<b>4. Interest accrual on current account balance</b>	
In AMD	by agreement
In Foreign Currency	by agreement
<b>5. Account maintenance fee</b>	
In AMD	free of charge
In foreign currency	free of charge
<b>6. Customer service fee</b>	
	AMD 1,000 monthly
Constructor service fee	AMD 5,000 monthly
<b>7. Providing with account statement</b>	
In person at the Bank - After each transaction	free of charge
In person at the Bank - Monthly account statement	free of charge
By courier mail	postal expenses
By fax (inside RA)	AMD 1,500
By fax (outside RA)	AMD 3,000 per page
By Bank-Client system	free of charge
By E-mail	free of charge
<b>8. Providing with copy of account statement</b>	
	free of charge
<b>9. Providing with additional documents and references on account and account turnover, preparing of power of attorney</b>	
Provision of standard references <sup>1</sup>	AMD 3,000
Provision of non-standard references <sup>2</sup>	AMD 5,000
Provision of references and letters to non-account customers	AMD 3,600
By courier mail	+ postal expenses
By fax (inside RA)	+ AMD 2,000 per page

<sup>1</sup> Bank certificates of standard nature are references on the existence of bank accounts, balance, no accounts, deposit accounts, credit liabilities, no liabilities.

<sup>2</sup> Bank certificates of all other dimensions are considered non-standard references of the bank.

By fax (outside RA)	+ AMD 3,000 per page
Upon audit request (for each request)	AMD 10,000
Preparing of power of attorney	AMD 4,000
In points 6, 7 and 8 VAT is included	
<b>10. Account closing</b>	free of charge
<b>11. Internet Banking System</b>	
Digipass device for generating password codes	AMD 9,000 (one at a time for the user)
Digipass device for generating password codes (program)	free of charge
Monthly service fee	AMD 15,000
View account statements and transactions possibility without providing a device	free of charge
Provision of additional device in case of device loss	AMD 10,000
<b>12. Cash operations</b>	
Issue of check book	AMD 5,000
Handling fee in case of cash withdrawal by Power of attorney	AMD 500
Cash withdrawal from current account	
In AMD	0.50%
From cash means of the escrow account, regardless of the payment method to the beneficiary (cash or non-cash)	free of charge
In USD	1.50%
In EUR	1.50%
In CHF, Russian ruble	free of charge
Cash deposit to current account	
In AMD	free of charge
In AMD /group entries/	AMD 50 for one order
In USD, EUR	free of charge
In Russian ruble	2.00%

In GBP	3.00%
Exchange of worn banknotes	
USD, EUR, Russian ruble	4.00%
In other currencies	contractual
<b>13. Participation fee in the auction of Government bonds of RA</b>	
Nominal value of the bonds (fee is calculating only for the satisfied nominal value of the bonds)	<ul style="list-style-type: none"> <li>➤ Up to 50 mln – AMD 5,000 + Fee of exchange operator</li> <li>➤ From 50 mln – 0.015%, max AMD 30,000 + Fee of exchange operator</li> </ul>

#### General Terms

1. ARMSWISSBANK CJSC (hereinafter "the Bank") has the right to change Terms and Conditions (hereinafter "the Terms") with prior notification to Customers.
2. The present Terms are set for standard services provided by the Bank. The Bank has the right to charge additional fees for non-standard services, as well as to charge related actual telecommunication expenses.
3. The fees and commissions charged from the Customers are calculated based on the operation amount and are deducted from the Customer's account (accounts) at the Bank, except for cases, when the Customer orders to deduct fees and commissions from the amount of operation.
4. The fees defined by the Bank are charged from the Customer's AMD account. In case of lack of sufficient amount on the Customer's AMD account the Bank charges from the amount credited to the Customer's account.
5. Foreign currency fees and commissions are charged from the Customer's AMD account, at the official exchange rate of the Central Bank for the current day. The Bank has the right to charge the tariffs of correspondent or other foreign banks from the Customer's foreign currency account at the Bank, if applicable.
6. All current accounts at the Bank operate in multicurrency mode. If the Customer's operations are in a currency, that is different from the Customer's current accounts currencies and are of repetitive nature, the Customer should open an account which corresponds to the currency of repetitive operation.
7. The fees and commissions charged from the Customer's account are not subject to return, except for cases, when those were charged by mistake.
8. Foreign exchange and security operations are executed by the current day quotes and rates of the Bank, according to the contract.
9. For legal entities and sole entrepreneurs, as well as financial institutions ARMSWISSBANK may establish individual Terms and Conditions which are fixed in the account opening and maintaining contract.
10. In case of cash withdrawals and/or transfers or for other services concerning escrow accounts Bank's appropriate tariffs applied.