



## 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 15.12.2025

| 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. 50,000, max. 300,000 AMD,</li> <li>• 25,000 AMD 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 - 10,000 (ten thousand) AMD for month,</li> <li>➤ 731 days and more - 20,000 (twenty thousand) AMD 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. |  |  |
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| <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      |
| Full English translation   | AMD 5,000 per month |
| 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 3,000.00        |
| Provision of non-standard references <sup>2</sup>  | AMD 5,000.00        |
| Provision of references and letters to non-account customers   | AMD 4,000.00        |
| Provision of references and letters to non-account customers on the same day   | AMD 4,000.00        |

<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.

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| By courier mail   | + postal expenses                      |
| By fax (inside RA)  | + AMD 2,000 per page                   |
| 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  | 0.50%                                  |
| In EUR  | 0.50%                                  |
| In CHF, Russian ruble   | free of charge                         |
| Cash deposit to current account   |  |

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|--|--|
| In AMD   | free of charge                                     |
| In AMD /group entries/   | AMD 50 for one order                               |
| In USD, EUR  | free of charge                                     |
| In Russian ruble   | 1.00%  |
| 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<br>(fee is calculating only for the satisfied nominal value of the bonds)   | 0.015%, min – 5,000 AMD + Fee of exchange operator |
| <b>14.</b> Early repayment of repo agreements and conclusion of a new agreement for receipt of coupons, security, change of interest rate, reduction or increase of amount and other purpose | AMD 5,000  |

## 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.
11. In case of failure to pay the prescribed fee for the notes and references, the Bank is not responsible for them.