

Card Issuance and Service Fees

| N | Card type | MC Business | MC Business Preferred |
|----|--|----------------------------------|--|
| | Card account currency | AMD/USD/EUR/RUB | AMD/USD/EUR |
| 1. | Card validity period | 5 years | 5 years |
| 2. | Card issuance (resident) | Free | Free |
| 3. | Card issuance (non-resident) ¹ | AMD 100,000 | Free |
| 4. | Annual card service (resident) | AMD 15,000 | AMD 50,000 |
| 5. | Annual card service (non-resident) | AMD 20,000 | AMD 100,000 |
| 6. | Additional card issuance | Free | Free |
| 7. | Annual fee for additional card(resident) | AMD 10,000 | MC Business Preferred AMD 40,000, MC Business` AMD 10,000 |
| 8. | Annual fee for additional card(non-resident) | AMD 15,000 | MC Business Preferred AMD 80,000, MC Business` AMD 15,000 |
| 9. | Card or PIN code re-issuance (in case of card loss, damage, theft, PIN loss or its disclosure to third parties) | AMD 5,000 | AMD 10,000 |
| 10 | Cash withdrawal from Armswissbank ATM's | 0,5% | 0.5% |
| 11 | Cash withdrawal through POS terminals of Armswissbank | AMD, USD, EUR, RUB- 0.5% | AMD, USD, EUR- 0.5% |
| 12 | Cash withdrawal from the card account without presenting the card | Not allowed | Not allowed |
| 13 | Cash withdrawal from Armswissbank ATM's (in case of credit cards and overdrafts) | 0.5-0,9% | 0.5%-0.9% |
| 14 | Cash withdrawal through POS terminals of Armswissbank (in case of credit cards and overdrafts) | AMD, USD, EUR, RUB - 0.5-0,9% | AMD, USD, EUR -0.5-0,9% |
| 15 | Transfers from card accounts to other accounts (in case of credit line and overdraft cards) | 0.5%-0.9% | 0.5%-0.9% |
| 16 | Cash withdrawal from other ARCA ATM's and cash POS's | 1% | 1% |

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| 17 | Cash withdrawal from other ARCA ATM's and cash POS's (in case of credit line and overdraft cards) | 0.7%-1% | 0.7%-1% |
| 18 | Cash withdrawal from ATM's and cash POS's outside RA | 1,5%, min AMD 2,000 | 1,5%, min AMD 2,000 |
| 19 | Cash deposit into Armswissbank card accounts via cash deposit machines of other ARCA member banks (Cash in) | 1% | 0,7% |
| 20 | Non-cash transactions in trade and service points | Free | Free |
| 21 | Maximum daily cash withdrawal limit | 1,000,000 AMD 2,000 USD 2,000 EUR 100,000 RUB | 5,000,000 AMD 10,000 USD 10,000 EUR |
| 22 | Maximum number of cash withdrawal transactions per day | 3 | 10 |
| 23 | Daily limit for non-cash payments | 5,000,000 AMD 10,000 USD 10,000 EUR 800,000 RUB | 30,000,000 AMD 60,000 USD 60,000 EUR |
| 24 | Cash withdrawal operation limit (for 1 operation) | AMD 500,000 | AMD 500,000 |
| 25 | Limit of transactions without entering PIN code | AMD 20,000 | AMD 20,000 |
| 26 | Number of transactions without entering PIN code | 5 | 5 |
| 27 | Card blocking | Free | Free |
| 28 | Card unblocking | Free | Free |
| 29 | Card blocking and keeping the card in international STOPLIST (for 14 days) ² | AMD 15,000 | AMD 15,000 |
| 30 | Card to card transfer fees (via website, ATMs and Internet Banking/ Mobile-banking system) | 0,3% | 0,3% |
| 31 | Transfers via MoneySend system | 1.5%, min AMD 1,000 | 1.5%, min AMD 1,000 |
| | 31.1. maximum limit for one transaction | AMD 250,000 USD 500 EUR 500 RUB 40,000 | AMD 250,000 USD 500 EUR 500 |

| | | | |
|----|---|--|---|
| | 31.2. Maximum daily number of transactions per customer | 5 | 5 |
| | 31.3. Maximum daily amount of transactions per customer | AMD 1,000,000 USD 2,000 EUR 2,000 RUB 160,000 | AMD 1,000,000 USD 2,000 EUR 2,000 |
| 32 | Current account to card transfer fees | 0,3% | 0,3% |
| 33 | SMS notification (for any transaction) | Transactions from AMD 100 up to AMD 1,000 (0.25-2 USD, EUR) ⁴ | AMD 20 |
| | | Transactions AMD 1,000 and more (2 USD, EUR and more) | Free |
| 34 | SMS notification for 3D Secure internet system transactions | Free | Free |
| 35 | USSD Activation and service | Free | Free |
| 36 | Providing account statement | Free | Free |
| 37 | Providing card within 1 banking day ³ | AMD 3,000 | AMD 5,000 |
| 38 | Chargeback claim fee | Free | Free |
| 39 | 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 | |
| 40 | Card delivery | | |
| | a) Within Armenia | Free | |
| | b) Other countries | According to the postal bill | |

¹ Non-residents are being provided in general AMD cards.

² Suspension of non-authentication card transactions worldwide

³ To receive the card within one banking day, you should apply before 15:00

⁴ The bank doesn't send SMS for operations less than AMD 100 (0.25 USD, EUR).