



ACCOUNT MAINTENANCE FOR NATURAL PERSONS

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 24.08.2026

No.	Service	Tariff
1. Mandatory requirement on an account average daily balance or participation in Bank time deposit, investment or loan programs		
For resident		AMD 10,000,000 or equivalent in other currency
For non-resident		AMD 10,000,000 or equivalent in other currency
2. Account opening		
Current account opening for residents		free of charge
Current account opening for non-residents		AMD 50,000
Review of current account opening application ¹		25,000
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.		
Time Deposit account opening		free of charge
Escrow account opening, maintenance and changes in the agreement		0.20% from transaction amount, but min. 50,000, max. 300,000 AMD, 25,000 AMD for every additional agreement
Custody account opening		
Government bonds custody account opening		free of charge
Other securities custody account opening		by agreement
3. Customer reactivation fee*		free of charge
* If the Customer doesn't use any product of the Bank or all accounts don't have any turnover during the last one year, accounts cease to be active and the Bank can close them automatically		

¹ In the event of a positive and final decision to open an account, the commission fee is deducted from the amount of the account opening fee. In the event of refusal to open an account, when the refusal occurred as a result of deviation from the initially declared purpose and nature of the transactions by the client, as well as in the event of the client's refusal to open an account or failure to submit the necessary original documents within the specified time limits, the commission fee is not subject to refund.

4. Customer service for non-account transactions	➤ 366-730 days - resident 10,000 (ten thousands) AMD for month, non resident 30,000 (thirty thousand) AMD for month, ➤ 731 days and more - resident 20,000 (twenty thousand) AMD for month, non resident 100,000 (one hundred thousand) AMD for month.
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.	
5. Current account non-reducible amount	not required
6. Interest accrual on current account balance	
In AMD	by agreement
In foreign currency	by agreement
7. Account maintenance fee	
In AMD	free of charge
In Foreign Currency	free of charge
8. Customer service fee	
For residents	free of charge
For non-residents	AMD 5,000 monthly, charged once for a year
9. Providing with account statement	
In person at the Bank	
After each transaction	free of charge
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
10. Providing with copy of account statement	free of charge
11. Providing with additional documents and references on account and account turnover, preparing of power of attorney	

Provision of standard references ²	AMD 3,000.00
Provision of non-standard references ³	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 6,000.00
By courier mail	+ postal expenses
By fax (inside RA)	+ AMD 2,000 per page
By fax (outside RA)	+ AMD 3,000 per page
Preparing of power of attorney	AMD 4,000
In points 9, 10 and 11 VAT is included	
12. Account closing	free of charge
13. Internet Banking System	
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
Yearly service fee	free of charge
Provision of additional device in case of device loss	AMD 10,000
View account statements and transactions possibility without providing a device	free of charge
14. Cash operations	
Issue of check book	AMD 5,000
Cash withdrawal from current account	
In AMD	free of charge
Time deposit interests amounts	free of charge
From the coupons paid for the bonds issued by Armswissbank CJSC	free of charge
From cash means of the escrow account, regardless of the payment method to the beneficiary (cash or non-cash)	free of charge
From non-cash means	0.50%
<i>In USD</i>	
in the amount credited to the account	free of charge

² Bank certificates of standard nature are references on the existence of bank accounts, balance, no accounts, deposit accounts, credit liabilities, no liabilities.

³ Bank certificates of all other dimensions are considered non-standard references of the bank.

Time deposit interests amounts	free of charge
From the coupons paid for the bonds issued by Armswissbank CJSC	free of charge
From non-cash means	0.50%
<i>In other currencies</i>	
in the amount credited to the account	free of charge
Time deposit interests amounts	free of charge
From the coupons paid for the bonds issued by Armswissbank CJSC	free of charge
From non-cash means	
• In EUR	0.50%
• In CHF, Russian ruble	free of charge
<i>Cash deposit to current account</i>	
AMD	free of charge
USD, EUR	free of charge
In Russian ruble (up to the equivalent of 50 million dram)	3 ⁴ .00%
In GBP	3.00%
<i>Exchange of worn banknotes</i>	
USD, EUR, Russian ruble	4.00%
In other currencies	contractual
15. Participation fee in the auction of Government bonds of RA	
Nominal value of the bonds (fee is calculating only for the satisfied nominal value of the bonds)	0.015%, min – 5,000 AMD + Fee of exchange operator,
16. 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 actual telecommunication expenses.
3. The Bank can set individual tariffs for non-resident and non-resident participating customers, based on the specifics of their business, the Bank's strategy, the Customer's movements and the volume of transactions.

⁴ A 3% commission fee has been set for cash deposits in Russian rubles up to the equivalent of 50 million drams. For deposits exceeding the equivalent of 50 million drams, the commission fee will be set on a contractual basis

4. 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.
5. The terms 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, which are credited to the Customer's account.
6. Foreign currency fees and commissions are charged from the Customer's AMD account, on 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.
7. All current accounts at the Bank operate in multicurrency mode. If the Customer 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 correspondent to the currency of repetitive operation.
8. The fees and commissions charged from the Customer's account are not subject to return, except for the cases, those were charged by mistake.
9. Foreign exchange and security operations are executed by the current day quotes and rates of the Bank, according to the 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.