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Appendix
Approved
«Armswissbank» CJSC Directorate
12.06.2025 N 32-L Decision
Effective from 16.06.2025

Card Issuance and Service Fees

N	Card type	MC Standard	MC Gold	MC World	MC World Elite	MC World Digital
	Card account currency	AMD/USD/ EUR	AMD/USD/ EUR	AMD/USD/ EUR	AMD/USD/E UR	AMD/USD/E UR
1.	Card validity period	5 years	5 years	5 years	5 years	5 years
2.	Card issuance (resident)	Free	Free	Free	Free	Free
3.	Card issuance (non-resident)[1]	Free	Free	Free	Free	Free
4.	Annual card service (resident)	AMD 5,000	AMD 10,000	AMD 15,000	AMD 50,000	AMD 15,000
5.	Annual card service (non-resident)	AMD 15,000	AMD 20,000	AMD 45,000	AMD 100,000	AMD 45,000
6.	Additional card issuance	Free	Free	Free	Free	Free
7.	Annual fee for additional card(resident)	AMD 3,000	AMD 5,000	AMD 10,000	MC WE AMD 40,000, MC Gold AMD10,000, MC Standard AMD 3,000	-
8.	Annual fee for additional card(non-resident)	AMD 8,000	AMD 10,000	AMD 25,000	MC WE AMD 80,000, MC Gold AMD 15,000, MC Standard AMD 8,000	-
9.	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	AMD 10,000	-
10	Cash withdrawal from Armswissbank ATM's	0.5%	0.5%	0,5%	0,5%	-
11	Cash withdrawal through POS terminals of Armswissbank	AMD,USD, EUR, RUB- 0.5%	AMD,USD, EUR, RUB- 0.5%	AMD, USD, EUR- 0.5%	AMD,USD, EUR- 0.5%	-
12	Cash withdrawal from the card account without presenting the card	Not allowed	Not allowed	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%	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, RUB 0.5-0,9%	AMD, USD, EUR 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%	0.5%-0.9%	0.5%-0.9%	-
16	Cash withdrawal from other ARCA ATM's and cash POS's	0,7%	0,7%	0.7%	0.7%	-
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%	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	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)	0,7%	0,7%	0.7%	0,7%	0,7%
20	Non-cash transactions in trade and service points	Free	Free	Free	Free	Free
21	Maximum daily cash withdrawal limit	1,000,000 AMD 2,000 USD 2,000 EUR 100,000 RUB	2,000,000 AMD 4,000 USD 4,000 EUR 200,000 RUB	2,000,000 AMD 4,000 USD 4,000 EUR	5,000,000 AMD 10,000 USD 10,000 EUR	-
22	Maximum number of cash withdrawal transactions per day	5	5	5	10	-
23	Daily limit for non-cash payments	3,000,000 AMD 6,000 USD 6,000 EUR 500,000 RUB	5,000,000 AMD 10,000 USD 10,000 EUR 800,000 RUB	5,000,000 AMD 10,000 USD 10,000 EUR	30,000,000 AMD 60,000 USD 60,000 EUR	5,000,000 AMD 10,000 USD 10,000 EUR
24	Cash withdrawal operation limit (for 1 operation)	AMD 500,000	AMD 500,000	AMD 500,000	AMD 500,000	-
25	Limit of transactions without entering PIN code	AMD 20,000	AMD 20,000	AMD 20,000	AMD 20,000	-

26	Number of transactions without entering PIN code		5	5	5	5	-
27	Card blocking		Free	Free	Free	Free	Free
28	Card unblocking		Free	Free	Free	Free	Free
29	Card blocking and keeping the card in international STOPLIST (for 14 days)[2]		AMD 15,000	AMD 15,000	AMD 15,000	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%	0,3%	0,3%	0,3%
31	Transfers via MoneySend system		1.5%, min AMD 1,000	1.5%, min AMD 1,000	1.5%, min AMD 1,000	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 RUB 40,000	AMD 250,000 USD 500 EUR 500	AMD 250,000 USD 500 EUR 500	AMD 250,000 USD 500 EUR 500
	31.2. Maximum daily number of transactions per customer		5	5	5	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 RUB 160,000	AMD 1,000,000 USD 2,000 EUR 2,000 RUB 160,000	AMD 1,000,000 USD 2,000 EUR 2,000	AMD 1,000,000 USD 2,000 EUR 2,000
32	Current account to card transfer fees		0,3%	0,3%	0,3%	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	AMD 20	AMD 20	AMD 20	AMD 20
		Transactions AMD 1,000 and more (2 USD, EUR and more)	Free	Free	Free	Free	Free
34	SMS notification for 3D Secure internet system transactions		Free	Free	Free	Free	Free
35	USSD Activation and service		Free	Free	Free	Free	Free
36	Providing account statement		Free	Free	Free	Free	Free

37	Providing card within 1 banking day[3]	AMD 3,000	AMD 3,000	AMD 3,000	AMD 5,000	-
38	Chargeback claim fee	Free	Free	Free	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).