

## ACCOUNT MAINTENANCE FOR FINANCIAL INTERMEDIARIES

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 10.08.2012

No.	Service	Tariff
<b>1.</b>	<b><i>Account opening</i></b>	
	Current account	
	▪ <i>In AMD</i>	<i>free of charge</i>
	▪ <i>In foreign currency*</i>	<i>free of charge</i>
	▪ <i>Additional foreign currency account</i>	<i>free of charge</i>
	Time deposit account	<i>free of charge</i>
	Custody account	
	▪ <i>Government bonds custody account</i>	<i>free of charge</i>
	▪ <i>Other securities custody account</i>	<i>by agreement</i>
	* Foreign currency account operates in multi currency mode	
<b>2.</b>	<b><i>Minimum balance on current account</i></b>	<b><i>requirement on average daily balance exists</i></b>
<b>3.</b>	<b><i>Interest accrual on current account balance</i></b>	
	▪ <i>In AMD</i>	<i>by agreement</i>
	▪ <i>In Foreign Currency</i>	<i>by agreement</i>
	Interest payment is calculated monthly based on the daily average balance for amounts of at least AMD 500,000 or in other equivalent foreign currency.	
<b>4.</b>	<b><i>Account maintenance fee</i></b>	
	▪ <i>In AMD</i>	<i>free of charge</i>
	▪ <i>In foreign currency</i>	<i>free of charge</i>
	▪ <i>Additional foreign currency account</i>	<i>free of charge</i>
<b>5.</b>	<b><i>Customer service fee</i></b>	<b><i>AMD 1,000 monthly</i></b>
	Customer service fee is charged monthly	
<b>6.</b>	<b><i>Providing with account statement</i></b>	
	In person at the Bank	

	▪ <i>After each transaction</i>	<i>free of charge</i>
	▪ <i>Monthly account statement</i>	<i>free of charge</i>
	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>7.</b>	<b><i>Providing with copy of account statement</i></b>	
	In person at the Bank	
	▪ <i>For transactions up to 6 months</i>	<i>AMD 1,500</i>
	▪ <i>For transactions up to 12 months</i>	<i>AMD 3,000</i>
	▪ <i>For transactions over 12 months</i>	<i>AMD 5,000</i>
	By E-mail	
	▪ <i>For transactions up to 6 months</i>	<i>AMD 1,500</i>
	▪ <i>For transactions up to 12 months</i>	<i>AMD 3,000</i>
	▪ <i>For transactions over 12 months</i>	<i>AMD 5,000</i>
<b>8.</b>	<b><i>Providing with additional documents and references on account and account turnover</i></b>	
	In person at the Bank	AMD 1,500
	By courier mail	AMD 1,500 + postal expenses
	By fax (inside RA)	AMD 2,000 per page
	By fax (outside RA)	AMD 3,000 per page
	By E-mail	AMD 1,500
	In points 6, 7 and 8 VAT is included	
<b>9.</b>	<b><i>Account closing</i></b>	<b><i>free of charge</i></b>
<b>10.</b>	<b><i>Bank-Client System</i></b>	
<b>10.1</b>	<b><i>Internet Banking</i></b>	
	▪ <i>Service fee</i>	<i>AMD 5,000 monthly</i>
	▪ <i>Training of client's employees</i>	<i>free of charge</i>
<b>10.2</b>	<b><i>Bank-Client system</i></b>	
	▪ <i>Service fee</i>	<i>first month is free of charge</i>
<b>11.</b>	<b><i>Cash operations</i></b>	
	Issue of check book	AMD 5,000
	Cash withdrawal from current account	

▪ <i>In AMD</i>	<i>0.20%</i>
▪ <i>In USD</i>	<i>0.40%</i>
▪ <i>In other foreign currency</i>	<i>by agreement, according to the Bank's current rates</i>
Cash deposit on current account	
▪ <i>In AMD</i>	<i>free of charge</i>
▪ <i>In USD</i>	<i>free of charge</i>
▪ <i>In other foreign currency</i>	<i>by agreement, according to the Bank's current rates</i>
Exchange of aged currency (USD)	
▪ <i>In USD, EUR, RUB</i>	<i>3.00%</i>
▪ <i>In other foreign currency</i>	<i>by agreement</i>

## 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.