

	Currency	AMD	USD	EUR	RUR
1. Activities					
1.1	Transfers¹, including:				
	<i>Visiting Bank or by Phone Banking system</i>				
1.1.1	In RA				
1.1.1.1	Interbank transfers from account	0	0	0	0
1.1.1.2	Intermediate transfers without account up to 100,000 AMD (also equivalent foreign currency)		100 AMD		
1.1.1.3	Intermediate transfers without account over 100,000 AMD (also equivalent foreign currency)		300 AMD		
1.1.1.4	Transfers between banks from account	100 AMD	0,1% min 2,000 max 20,000 AMD		
1.1.1.5	Transfers between banks without account	0,1% min 300 max 5,000 AMD	0,1% min 3,000 max 20,000 AMD		
1.1.2	Out of RA^{2,3}				
1.1.2.1	If the correspondent bank costs are carried out by "Ardshinbank" CJSC and the expenses of all intermediary banks (if any) are charged from the transferred amount (option OUR) ⁴	N/A	0,1% min 5,000 max 50,000 AMD		2,300 AMD
1.1.2.2	If the correspondent bank costs and the expenses of all intermediary banks (if any) are charged from the transferred amount (option SHA) ⁵	N/A	0.1%, min 5,000 max 30,000 AMD		N/A
1.1.2.3	If the correspondent bank costs and the expenses of all intermediary banks (if any) are carried out by "Ardshinbank" CJSC - transferring the entire amount (without deductions) to the recipient (option GOUR)	N/A	Fee of option OUR + 10,000 AMD	N/A	N/A
	<i>via Internet Banking or Mobile Banking system</i>				
1.1.1	In RA				
1.1.1.1	Interbank transfers from account	0	0	0	0
1.1.1.2	Transfers between banks from account	0 AMD	0,1% min 1,500 max 20,000 AMD		
1.1.2	Out of RA^{2,3}				
1.1.2.1	If the correspondent bank costs are carried out by "Ardshinbank" CJSC and the expenses of all intermediary banks (if any) are charged from the transferred amount (option OUR) ⁴	N/A	0,1% min 4,000 max 50,000 AMD		2,300 AMD
1.1.2.2	If the correspondent bank costs and the expenses of all intermediary banks (if any) are charged from the transferred amount (option SHA) ⁵	N/A	0.1%, min 4,000 max 30,000 AMD		N/A
1.1.2.3	If the correspondent bank costs and the expenses of all intermediary banks (if any) are carried out by "Ardshinbank" CJSC - transferring the entire amount (without deductions) to the recipient (option GOUR)	N/A	Fee of option OUR +	N/A	N/A

			10,000 AMD		
1.2	Payments, including:				
	<i>Visiting Bank or by Phone Banking system</i>				
1.2.1.1	Utility and other payments from account	0	0	0	0
1.2.1.2	Utility and other payments without account	0	0	0	0
1.2.1.3	Payments to the state budget from account	100 AMD		N/A	
1.2.1.4	Payments to the state budget without account	0,1% min 300 max 5,000 AMD		N/A	
	<i>via Internet Banking or Mobile Banking system</i>				
1.2.1.1	Utility and other payments from account	0	0	0	0
1.2.1.2	Payments to the state budget from account	0 AMD		N/A	
1.3	Urgent transfers⁶				
1.3.1.1	Visiting Bank or by Phone Banking system		Fee of each option + 2,000 AMD		
1.3.1.2	Via Internet Banking or Mobile Banking system				
1.4	Modification of transfer data, including return or cancellation ⁷				
1.4.1.1	Interbank transfers from account		1,000 AMD		
1.4.1.2	Transfers between banks in RA		2,000 AMD		
1.4.1.3	Transfers outside RA (sent and received)				
1.4.1.3.1	Upon customer demand	N/A	25,000 AMD		
1.4.1.3.2	For received transfer - based on correspondent banks queries ⁸	N/A	5,000 AMD		
1.4.1.3.3	Return on remittances from correspondent banks ⁸	N/A	1000 AMD, but not more than the amount transferred		
1.5	Searching of transfers, transfer status update		7,500 AMD		
1.6	Preparing a recurring payment order⁹		0		
1.7	Wires to inside and outside of RA territory 50 thousand and more USD/EUR, 5 mln. and more RUB, other currencies equivalent to or more 50 thousand US dollars		Negotiable		
1.8	Crediting into account the amount of Wires from inside and outside of RA territory 50 thousand and more USD/EUR, 5 mln. and more RUB, other currencies equivalent to or more 50 thousand US dollars		Negotiable		
2. Restrictions and deadlines of transactions					
2.1	Deadlines for transfers, including:		Providing deadline ¹⁰	Performance deadline ¹¹	

2.1.1	By visiting Bank	Interbank	During the operational day up to 16:45	maximum 10 minutes within the same operational day for the orders issued/provided up to 16:45, for the orders issued/provided after 16:45 at least until the end of the next business day
		Between banks	During the operation day up to 16:45	at least until the end of the next business day
2.1.2	via Internet Banking, Mobile Banking system or Phone Banking systems	Interbank	24/7	maximum 10 minutes within the same operational day for the orders issued/provided up to 19:00, for the orders issued/provided after 19:00 at least until the end of the next business day
		Between banks	24/7	at least until the end of the next business day
2.2 Deadlines for payments to the state budget, including:			Providing deadline	Performance deadline
2.2.1	By visiting Bank		During the operation day up to 16:45	maximum 10 minutes within the same operational day for the orders issued/provided up to 15:45, for the orders issued/provided after 15:45 at least until the end of the next business day
			24/7	maximum 10 minutes within the same operational day for the orders issued/provided up to 15:45, for the orders issued/provided after 15:45 at least until the end of the next business day
2.3 Deadlines for urgent transfers, including:			Providing deadline	Performance deadline
2.3.1	By visiting Bank		Starting form 9:15 till 15:45	within the same operational day for the

2.3.2	via Internet, Mobile or Phone Banking systems	orders issued/provided up to 15:45, for the orders issued/provided after 15:45 performed in the next business day, within 2 working hours
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¹ Fees expressed in percentage for foreign currencies amount are charged in AMD. In case of insufficient funds in the customer's AMD accounts, the Bank has the right to convert the amount of the fee or part of it from the foreign currency account of the customer, using the exchange rate of Central Bank of the Republic of Armenia.

² In the case of absence of full path of transfer (intermediary bank) in the payment order presented by customer, the Bank may independently, without the prior consent of the client, choose the itinerary of wire (intermediary bank) in accordance with the Bank's Books/ catalogue. At the same time, upon necessity, the Bank may independently, without prior agreement with the customer, change the intermediary bank, if any other intermediary bank is mentioned in the payment order presented by the customer. There may be certain deductions from amount reached to the beneficiary, depends on the number of intermediary banks.

³ Transfers are made from accounts. For the amount up to 20 (twenty) million AMD or equivalent foreign currency, it is also allowed to make transfers without account, if the Sender presents the RA identification document.

⁴ For transfers in other foreign currencies (except for EUR and RUB), quoted in the Bank, the tariff refers to the USD currency rate.

⁵ For transfers in other foreign currencies (except for Rubles) quoted in the Bank, this tariff corresponds to the USD / EUR currency rate, and the rate for transferring non-quoted foreign currencies is as follows 0.2% min 10,000 AMD max 80,000 AMD.

⁶ Transfers outside of RA are not included in Urgent transfers.

⁷ Amendments or cancellation of payment order is made free of charge if the customer applies before the actual transferring by the Bank. Cancellation of payment order is made in accordance with the law. The Bank shall not be liable for the return of the funds if the transferred funds are already paid to the beneficiary.

⁸ Fee is charged from the transferred amount.

⁹ The tariff refers only to the preparation order, transfers are made in accordance with the tariff set for the type of transfer.

¹⁰ In branches working 24/7 regime, with an extended schedule, as well as on weekends, payment orders are accepted according to the working schedule of the branch.

¹¹ The term refers to the performance of the transaction by the Bank.

** Special tariffs are set for legal entities from the offshore regions indicated in the list of the Government of the Republic of Armenia.*

***The Bank has the right to suspend the transaction or refuse to perform such transactions (including rejecting the establishment of a business relationship with the customer) in the cases stipulated by the RA legislation, as well as in case of suspicious consideration of the transaction in accordance with the RA legislation.*

****Interbank transfers from the account in RA are made free of charge, if they are made from the loans provided by the Bank to fulfill the purpose set out in the loan agreement signed with the Bank.*