	TARIFFS FOR OPERATIONS PERFORMED BY ACBA BANK OJSC (CASH ACTIVITIES)	TC 01-01#6	
		<i>Date of approval</i> 07/04/2025	<i>Edition</i> 120

Entered into force on April 16, 2025

*I APPROVE
ACBA Bank OJSC
Chief Executive Officer*

H. Andreasyan _____

April 07, 2025

1. Hereby, “ACBA BANK” OJSC (hereinafter referred to as “Bank”) defines the terms and conditions for opening, servicing, closing of customer accounts, making transfers, providing money in cash, providing services with the acba digital internet banking system, providing check books, safekeeping in individual deposit boxes, as well as tariffs and commissions (hereinafter referred to as “Tariffs”) charged for securities trading and custody operations and other services related to the customers’ financial activities.

2. The formation of Tariffs is based on the existing principles of service provision in international banking practice.

3. Tariffs can be unilaterally changed by the Bank by posting it in advance on the Bank’s website and/or in other public sources, in a place visible to customers in the Bank’s territory and by informing customers in the manner provided by the relevant contracts.

4. The signing of the standard document or contract defined for a specific service by the customer confirms acceptance of the Tariffs, as well as the separate conditions and rules defined by the Bank for the given service.

5. The terms of the services, operations and transactions provided by the Bank, that are not directly provided for by Tariffs, are defined by the contract concluded between the Bank and the customer and/or the internal legal acts of the Bank.

6. In individual cases, tariffs may be offered on preferential terms (non-standard) from Tariffs, taking into account the amount of the customer’s cash flows in the Bank, account balances, credit and/or deposit history, business reputation, and the period of cooperation with the Bank.

7. The commission fees specified in the Tariffs for the provided services can be charged by the Bank unilaterally (unacceptable) from the customer’s bank account, unless otherwise specified in the contract signed with the customer.

8. All liabilities to the Bank related to the current and savings account will be fully or partially transferred by the Bank from all bank accounts held by the customers’ Bank.


9. The bank provides services to customers on working days¹ from 9:30 to 17:30 Yerevan time, except for the following cases:

- acceptance of payments for services and cash register service by branches on working days at 9:30-16:30 Yerevan time,
- providing services remotely, including through automatic devices for financial transactions (hereinafter referred to as “ADFT”), on working days at 9:00-17:30 Yerevan time,

as well as unless otherwise specified by the Bank in the conditions regulating individual services, contracts, internal legal acts of the Bank or on the Bank’s official website www.acba.am

10. In order to find out the purpose of the operations and the true beneficiaries, the Bank has the right to request additional documents, clarifications and materials and may suspend the operations or refuse to carry them out if, in the Bank’s opinion, sufficient evidence supporting the transactions is not presented. The Bank may also apply restrictions on individual services, for example, a ban on making transfers and/or receiving transfers, including transactions classified as transit by the Bank.

¹ Working days: Monday to Friday (except for those days that are/will be considered non-working days by RA legislation), as well as those days that are/will be considered working days by RA legislation.

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11. The Bank is not responsible for delays, errors and damages caused by force majeure (natural disasters, acts of state authorities, strikes, civil disturbances, blockades, suspension of work of telecommunication means, other extraordinary circumstances).

12. According to the internal legal acts of the Bank and/or contracts signed with counterparties and/or customers of the Bank, other tariffs different from Tariffs may be set for a certain range or for individuals and/or legal entities and/or private entrepreneurs.

PROVISION OF SERVICES TO CUSTOMERS THROUGH acba digital INTERNET BANKING SYSTEM²	
42. For legal entities and private entrepreneurs:	
- Customer account service with acba digital internet banking system with the right to view or execute transactions	free
- provision of two mobile banking (software)	free
- provision of three or more mobile banking (software)	AMD 1,000 (including VAT)
"Transfer to ATM" service with acba digital internet banking system	1%, minimum AMD 100
43. For individuals	
- Customer account service with acba digital internet banking system with the right to view or execute transactions	free
- provision of one mobile banking (software)	free
- provision of two or more mobile banking (software)	AMD 1,000 (including VAT)
44. transfers through acba digital internet banking system³	
44.1. Transfers within the Bank, regardless of currency, including on the basis of a periodic payment order	free
44.2. Transfers within the territory of the Republic of Armenia through the Bank_Mail system ⁴ , including on the basis of a periodic payment order	
- AMD	AMD 100, but no more than AMD 2,000 in one day, and no more than AMD 5,000 in one calendar month.
<i>This service is provided free of charge for budget institutions</i>	
- USD, EUR	AMD 3,000
45. Visa Direct/Mastercard MoneySend transfers to international Visa and Mastercard cards, including via phone number	- transfers in AMD: 2%, minimum: AMD 1,000 - transfers in USD: 2%, minimum: USD 2 - transfers in EUR: 2%, minimum: EUR 2
46. Utility payments, including on the basis of a periodic payment order ⁵	free
47. Transfers through the SWIFT system ⁶	
- in USD ⁷	

² In the case of services provided by the [acba digital](#) internet banking system, if no special tariff is set for the service, the service tariffs are set in accordance with the tariffs for the services provided in the Bank's territory.

³ In the case of transfers from card accounts, the cash withdrawal rate for the given card applies.

⁴ Electronic payment instructions issued before 15:30 through the Bank_Mail system in the territory of the Republic of Armenia are transferred during the same working day. Orders placed after 15:30 and on non-business days are processed the next business day. Transfers exceeding AMD 500 million or USD/EUR 1 million may be executed on the next business day.


⁵ Including payments for internet and intercom services.

⁶ Electronic payment instructions submitted via the SWIFT system by 4:30 PM are processed on the same business day. Instructions submitted after 4:30 PM or on non-business days are processed on the next business day.

⁷ The bank does not make international transfers in USD for products related to the following sectors:

- Petroleum products (in English: crude oil and petroleum products, FEACN classification group (CN code*): 2709, 2710),
- Vehicles (including auto parts, FEACN classification group (CN code): 8702, 8703, 8706, 8707, 8708, etc.),
- Electrical equipment (including computers, processors, monitors, chips, mobile phones, GPS systems, etc., FEACN classification group (CN code): 8418, 8419, 8422, 8450, 8517, 8526, etc.),
- Timber (FEACN classification group (CN code): 44).

These restrictions do not apply to transfers to Georgia and China.

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method: OUR <i>Customers who wish to avoid charges from the transferred amount, in addition to the specified commission, an additional fee of AMD 10,000 is charged for each transfer (OUROUR method). The ACH (Automated Clearing House) code of the receiving bank must be submitted when making transfers in OUROUR mode for the benefit of US bank beneficiaries.</i> <i>The commission fee of the correspondent bank of "Acba bank" OJSC is paid by "Acba bank" OJSC, and the possible expenses, related to other intermediary bank(s), involved for the purpose of execution of the transfer, will be collected from the transferred amount</i>	0.2%, minimum AMD 12,000, maximum AMD 75,000 0.15%, minimum AMD 50,000, maximum AMD 100,000
to the Russian Federation and the Republic of Belarus	
48. Reopening accounts through acba digital WEB domain	free
49. Token ⁸ (security device) replacement with mobile banking (software)	free
50. Replacement of mobile banking (software) with another mobile banking (software)	free
51. Provision of a token (security device)	AMD 10,000 (including VAT)
52. Issuance of a new token (security device) in case of software damage of the token (security device). ⁹	free
53. Transactions with cards issued by member banks of the ArCa system	
53.1. Card attachment in acba digital internet banking system ¹⁰	free
53.2. Transfer of money from the attached card to the bank accounts	AMD 100 (including VAT)
53.3. Carrying out card-to-card transfers from the attached card	Transaction amount 1%
53.4. Making utility payments from the attached card	free
54. acba share digital transfers	

*Combined Nomenclature: July 23, 1987 - product classification system defined by European Council Regulation No. 2658/87.

⁸ The token security device is provided only to legal entity customers.

⁹ A token security device is considered to be software compromised if there are no obvious signs of physical damage to the device, but the device does not provide a One Time Numeric Code or the One Time Numeric Code provided is incorrect.

¹⁰ Users will have the opportunity to add up to 5 ArCa, Master, Visa cards issued by other ARCA member banks to the [acba digital](#) internet banking system.



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54.1. "Link transfer" service with acba digital internet banking system	1% for local cards, minimum AMD 100 for foreign cards, 2.5%, minimum AMD 500 In case of falsification of the transactions made through the link transfer service, its suspicion and/or the receipt of complaints about the transactions made, the use of funds deposited into the card (current) account (hereinafter referred to as "Account") through the given service may be restricted by the Bank or the funds (hereinafter referred to as "Funds") may be unacceptably debited from the Account, and in case of insufficient Funds, from other accounts of the customer, including deposit accounts. In this case, Funds are first charged from accounts in the Account currency, and if there are insufficient Funds on them, from accounts in other currencies, converting foreign currency at the rate set by the Bank for that day. If there are insufficient Funds in all the accounts of the customer, the Bank may require the customer to pay the Bank Funds within ten days.
54.2. "Contact transfer" service with acba digital internet banking system	free
54.3. "QR transfer" service with acba digital internet banking system	free
54.4. "Money request" service with acba digital internet banking system	money transfer from acba digital internet banking system - free of charge, money transfer from v-pos domain - 1% for local cards, minimum - AMD 100 in case of foreign cards, 2.5%, minimum - AMD 500
54.5. "ATM transfer" service with acba digital internet banking system	1%, minimum AMD 100
55. Parking payment	Up to 1 week: free 1 week or more: AMD 200
56. Parking penalty payment	Up to AMD 20,000: AMD 200 From AMD 20,001 to 50,000: AMD 300 More than AMD 50,000: AMD 500



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57. Property tax payment	Up to AMD 20,000: AMD 200 From AMD 20,001 to 50,000: AMD 300 More than AMD 50,000: AMD 500
58. CES attachment payment	Up to AMD 20,000: AMD 200 From AMD 20,001 to 50,000: AMD 300 More than AMD 50,000: AMD 500
59. Loan repayments to other banks	AMD 400
60. Globbing, ONEX, ShipEx, Auto.am, Full.am, List.am	free
61. Waste disposal fee	Up to and including AMD 1,000: Free From AMD 1,001 to AMD 50,000 inclusive: AMD 300 From AMD 50,001 to AMD 100,000 inclusive: AMD 500
PROVISION OF SERVICES TO CUSTOMERS VIA ACBAMAX TERMINALS	
62. Access to bank accounts	Free
63. Loan repayment (installment and principal) with the bank	Free
64. Utility payments ¹¹	Free

¹¹ Including payments for internet and intercom services.



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65. Loan repayments to other banks	AMD 400
66. Top-ups to other banks' accounts	AMD 400
67. Loan repayments to credit organizations	AMD 400
68. Taxi service payments	Free
69. Charity payments	Free
70. EKENG payments	AMD 150
71. RA Ministry of Justice SRPC payments	Up to and including AMD 15,000: AMD 300 Above AMD 15,001 AMD: AMD 500
72. Globbing, ONEX, ShipEx, List.am, Yerevan Ride, MIMO Bike, Skill, Full.am, Tomsarkgh.am, Crossroad, Auto.am	Free
73. Traffic police payments	AMD 300



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74. Waste disposal fee

Up to and including AMD 1,000:
Free

From 1,001 to AMD 50,000
inclusive: AMD 300

From AMD 50,001 to 100,000
inclusive: AMD 500