	<b>TARIFFS FOR OPERATIONS PERFORMED BY ACBA BANK OJSC (CASH ACTIVITIES)</b>	<b>TC 01-01#6</b>	
		<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 days<sup>1</sup> 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](http://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.

<sup>1</sup> 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.

<b>Custody of government securities</b>	
39. Opening and maintenance of depo accounts of RA state bonds	
- opening and closing of securities accounts (depo)	free
- servicing of depo accounts (custody fee)	free
- execution of a depo order	free
- providing statements and other information from depo accounts	free
<b>BROKERAGE SERVICES<sup>2</sup></b>	
40. Provision of brokerage services in the securities market	
40.1. Primary market of RA state securities:	
- up to AMD 100 million	0.07% of transactions, minimum AMD 10,000
- more than AMD 100 million	0.05% of transactions
40.2. Secondary market of RA state securities:	
- up to AMD 100 million	0.05% of transactions, minimum AMD 5,000
- more than AMD 100 million	0.03% of transactions
40.3. Corporate securities market (except for bonds issued by "ACBA BANK" OJSC)	
- up to AMD 100 million	0.02% of transactions, minimum AMD 5,000 +exchange commission fee
- more than AMD 100 million	0.15% of transactions, +exchange commission fee
40.4. Operations with bonds issued by "ACBA BANK" OJSC	
- up to AMD 20 million	0.10% of transactions, minimum AMD 1,000
- more than AMD 20 million	0.05% of the transactions
40.5. Operations with shares issued by "ACBA BANK" OJSC (except for orders submitted through the acba digital internet banking system)	
	0.05% of transactions, minimum AMD 1,000 +exchange commission fee
40.6. Operations with shares issued by "ACBA BANK" OJSC, the orders of which are submitted through the acba digital internet banking system	
	0.05% of transactions, minimum AMD 500 +exchange commission fee

<sup>2</sup> In the case of transactions with securities denominated in foreign currency, the dram equivalent is calculated by the average exchange rate published by the Central Bank of the Republic of Armenia on the day preceding the transaction.