

	QUALITY MANAGEMENT SYSTEM		TC 01-09#6		
	“ACBA BANK” OJSC TARIFFS (FOR PENSIONERS)		<i>Approval date</i> 31/07/2024	<i>Edition</i> 9	<i>Page</i> 1/2

Valid from 01 Ogot 2024

APPROVE
“ACBA BANK” OJSC
Chief Executive Officer

H. Andriasyan _____

31 July 2024

1. This document shall establish the fees and commissions (hereinafter referred to as “the Tariffs”) charged by “ACBA BANK” open joint stock company (hereinafter referred to as “the Bank”) for service of pensioners.

2. The Tariffs are subject to unilateral change by the Bank upon prior notice by posting on the Bank website and/or other public sources, in a place, visible for customers, in the Bank premises, as well as by informing the customers by the procedure, stipulated by the relevant agreements.

3. The Bank provides services to the customers on working days¹ from 9.30 am till 17.30 pm (Yerevan local time), for the exception of the following cases:

- acceptance of payments for provided services by branches and payment and settlement services – on working days from 9.30 am till 16.30 pm (Yerevan local time),
- remote service, including those, provided by automated machines for financial operations (AMFO), on working days from 9.00 am till 17.30 pm,

as well as unless otherwise specified by the terms of specific services, agreements or other internal legal acts of the Bank or on the official website of the Bank: www.acba.am.

4. The Bank shall not be liable for the delays, faults and damages occurred as a result of force-majeure (natural disasters, acts of state bodies, strike, political disorders, blockades, termination of operation of telecommunication means, other emergency circumstances).

¹ Working days are Monday-Friday (except for the days, which are or will be considered as non-working days by the RA legislation), as well as the days the days, which are or will be considered as working days by the RA legislation.



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N	Type of Service	Maximum Tariff
1.	Opening and service of current (card) account	Free of charge
2.	Issue and provision of cards	Free of charge
3.	Disbursement of cash from current (card) account (in the service points of ACBA BANK)	Free of charge
4.	Disbursement of cash from card account (in the service points of other banks, operating in RA)	0.5%
5.	Card blocking and unblocking (upon cardholder's request)	Free of charge
6.	Return of the card in case of confiscation of the card by an ATM (in the service points of ACBA BANK and other banks)	Free of charge
7.	Card replacement (in case of card loss, forgetting the PIN code and in other cases)	For the first case - free of charge, for further cases - 700 AMD
8.	Provision of monthly statements on card transactions	Free of charge
9.	Non-cash payments	Free of charge
10.	Annual interest rate, accrued against card account balance	0%
11.	Annual interest rate, accrued against the used credit line and/or account negative balance	21%
12.	Term of provision/availability of amounts, deposited to the account	On the next working day the latest
13.	Cash payment of funeral benefit and pension not paid due to the death of the pensioner (without depositing to the Beneficiary's current or card account)	Free of charge
14.	Cash payment of funeral benefit and pension not paid due to the death of the pensioner after depositing to the current or card account, specified by the Beneficiary	According to commission fee for cash disbursement, specified by the Bank at the given moment