	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.

BANK ACCOUNT SERVICE	
<p>1. Opening a current and/or savings account² Prerequisites for opening an account may be:</p> <ul style="list-style-type: none"> - Signing a standard contract defined by the Bank, - Completion of the "Know Your Customer" questionnaire by the customer, - The customers' consent to the disclosure by the Bank of secret information about them to third parties in the cases and in the manner defined by RA, foreign and international legislation, - disclosure of the customer's business profile, the purpose and intended nature of the business relationship by the Bank - the lack of negative information on the customer regarding international sanctions in the UN, US (OFAC), European Union (EU) or the Bank's special lists AML/CFT, - in the case of individuals, not being a citizen or resident of a country or territory³ under international sanctions, the absence of vital interests in mentioned countries or territories, - not classifying/not considering the customer as risky and/or not considering the customer's service as inappropriate by the Bank, - in the case of legal entities and individual entrepreneurs, not being registered in a country or territory under international sanctions, lack of activity or business connections, direct or indirect connection of participants (beneficiaries) with the mentioned country or territory. <p>The management of the funds in the current and/or savings account may be limited by the Bank, if the limitation arises from the legal regulations/restrictions applicable to the Bank, the requirements of international sanctions, and/or if, in the Bank's assessment, the limitation is necessary for the purpose of preventing the Bank's risks arising from the mentioned legal regulations/restrictions, in particular the following operations:</p> <ul style="list-style-type: none"> • Cash disbursement for money transferred and/or deposited in USD or EUR in non-cash way, • transfer of money in RUB for the purpose of receiving cash in USD or EUR, etc. 	free
<p>Current account is opened in AMD, USD, EUR, RUB, GBP, CHF, GEL, CNY, and AED.⁴</p> <p>Savings account is opened in AMD, USD, EUR and RUB.</p>	
<p>2. Maximum limit of cash or non-cash deposits to the current and/or savings account (per transaction):</p> <ul style="list-style-type: none"> - AMD - foreign currency 	unlimited USD 20 million or equivalent in other foreign currency
<p>3. Current and/or savings account average daily balance threshold for free account service:</p> <ul style="list-style-type: none"> - Members of non-governmental organizations in the Regional Union of Rural Mutual Aid - Residents (individuals) 	AMD 5,000 or equivalent foreign currency AMD 20,000 or equivalent foreign currency

² A one-time commission fee of AMD 15,000 is charged to non-resident natural person customers upon opening their first bank account (current, savings, card, deposit), except for cases when the account is opened to purchase or subscribe to ordinary shares of the Bank, to receive a pension or periodic benefits transferred from the Social Security Service, or when the account is opened for the purpose of servicing salaries.

³ The Democratic People's Republic of Korea, the Republic of South Sudan, the Republic of Cuba, the Islamic Republic of Iran, the Syrian Arab Republic, the Bolivarian Republic of Venezuela, the territories of Crimea and Sevastopol are considered to be countries or territories under international sanctions.

⁴ Transactions in Georgian laris (GEL), Chinese yuan (CNY), and UAE dirhams (AED) are limited to non-cash incoming and non-cash outgoing operations only.



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- Residents (legal entities, private entrepreneurs)	AMD 50,000 or equivalent foreign currency
- Non-residents	AMD 50,000 or equivalent foreign currency
3.1. The average daily balance threshold of the current and/or savings account of the closed card applies to accounts in all currencies separately, however, the customer may meet the threshold requirement for all current and/or savings accounts on at least one current, savings or deposit account.	
4. Current and/or savings account service fee (regardless of the number of accounts)	
4.1. For individuals	
<ul style="list-style-type: none"> - if the average daily balance of an individual's current and/or savings accounts in the Bank for a given month is more than or equal to the threshold set by the 3rd point of Tariffs, - if the individual customer has only valid payment cards, at least one of which is in foreign currency, and a current account in AMD, - if an individual customer has "Installment Loan Here and Now" product, valid payment cards, at least one of which is in foreign currency, and only a current dram account, - if the individual customer has Bank bonds, - if the individual customer uses it to receive a pension or periodic benefits transferred from the Social Security Service 	free
- if the average daily balance of an individual's current and/or savings accounts in the Bank for a given month is less than the threshold set by the 3rd point of Tariffs	AMD 300 per month
4.2. for legal entities and individual entrepreneurs	
<ul style="list-style-type: none"> - if the average daily balance of the legal entity's or individual entrepreneur's current accounts with the Bank is more than or equal to the threshold set by the 3rd point of Tariffs, - if the legal entity or individual entrepreneur has Bank bonds 	free
- if the average daily balance of the legal entity's or individual entrepreneurs ⁵ current accounts with the Bank is less than the threshold set by the 3rd point of Tariffs	AMD 1,000 per month
4.3. Current and/or savings account service fee is charged to the customer's account on the last banking day of each month.	
4.4. Current and/or savings account service fee is charged from the customer's account in AMD. In the absence of funds in the currency account, it is debited from the customer's foreign currency account, and the foreign currency conversion is performed at the average exchange rate published by the Central Bank of the Republic of Armenia for the given day. The calculation is made for the months following the opening (reopening) of the current and/or savings account and preceding the closing of the account.	
4.5. In case of closing all current and savings accounts at the same time, the previously calculated service fee is not charged and is reset to zero.	
4.6. As soon as the negative balance of the current and/or savings, and/or temporary account service fee equals AMD 3,000 for legal entities and individual entrepreneurs, and AMD 600 for individuals, the accumulation of service fee debt for subsequent months is automatically stopped.	
5. Current and/or savings account reopening:	
5.1. For individuals	free
5.2. for legal entities and individual entrepreneurs	AMD 3,000 for each account reopening, but not more than AMD 3,000 in one working day

⁵ With the exception of private individuals cooperating with CRDs within the framework of the law on non-cash operations.



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6. Provisions of the 4th and 5th points of Tariffs do not apply in the following cases: - to current accounts of state and local self-government bodies and non-commercial organizations founded by them, - if there is a temporary account in the Bank, within 30 calendar days from the date of opening or reopening account.	
7. If the customers invest a time deposit, acquire ordinary shares of the Bank or subscribe to them, as well as if they acquire bonds of the Bank, then: - for individuals, in case of using a current and/or savings account, the previously accumulated service fee debt is not charged, - for legal entities and individual entrepreneurs, when using a current account, the previously accumulated debt of the service fee and/or the account reopening fee is not charged	
8. Provision of the account statement (mandatory provision by RA legislation).	free
8.1. Provision of a copy of the account statement, the statement (non-mandatory provision by RA legislation)	
- up to 6 months	free
- 6-12 months	AMD 2,000 (including VAT)
- more than 1 year	AMD 3,000 (including VAT)
9. Provision of documents copy	
- up to 3 months	AMD 1,000 (including VAT)
- 3-12 months	AMD 2,000 (including VAT)
- 1-3 years	AMD 2,000 (including VAT)
- more than 3 years	AMD 10,000 (including VAT)
10. Reference provision ⁶ , preparation and approval of power of attorney	
- response to an audit inquiry	AMD 5,000 (including VAT)
- preparation and approval of power of attorney	AMD 5,000 (including VAT) In case of applying through the acba digital system: AMD 3,000 (including VAT)
- provision of state register reference	AMD 3,000 (including VAT)
Reference provision to individuals:	
- during the working day following the submission of the application	AMD 3,000 (including VAT) In case of applying through the acba digital system: AMD 2,000 (including VAT)
- within 1 hour on the same working day	AMD 5,000 (including VAT) In case of applying through the acba digital system: AMD 4,000 (including VAT)
- through a delivery service ⁷	AMD 4,000 (including VAT)
- provision of the copy of a reference within the same day	free

⁶ The tariff for the reference provision applies to requests for receiving all types of information at the Bank's branches, through the website www.acba.am and the [acba digital](#) WEB platform. By completing the application for the embassy reference from the "Online applications" section of the website www.acba.am, the customer can receive the reference by visiting the Bank on the day previously specified by him/her in the application.

⁷ The fee for providing certificates applies to requests for all types of certificates submitted through the Bank's branches, the www.acba.am website, and the ACBA Digital WEB platform. By filling out an application for an embassy certificate in the "Online Applications" section of the www.acba.am website, the customer can receive the certificate by visiting the Bank on the date specified in their application.

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Provision of references to legal entities and individuals:	
- during the working day following the submission of the application	AMD 5,000 (including VAT) In case of applying through the acba digital system: AMD 3,000 (including VAT)
- within 1 hour on the same working day ⁸	AMD 7,000 (including VAT) In case of applying through the acba digital system: AMD 5,000 (including VAT)
- through a delivery service ⁸	AMD 4,000 (including VAT)
- provision of the copy of a reference within the same day	free
11. Annual interest rate calculated on the balance of the current account of individual customers for AMD and foreign currency accounts:	0%
12. Annual interest rate calculated on the savings account balance of individual customers:	
-AMD	4%
- USD	0.5%
- EUR	0.2%
- RUB	0%
Interest is paid only for days when the account balance is equal to or exceeds AMD 200,000/USD 500/EUR 500 / RUB 50,000.	
Annual percentage yield calculated on the savings account balance ⁹	
- AMD	4.07%
- USD	0.5%
- EUR	0.2%
- RUB	0.0%
13. Annual interest rate calculated on the current account balance of legal entity customers (including individual entrepreneurs) for AMD accounts:	
- if the average daily balance of the customer's current account with the Bank does not exceed AMD 20,000,000 (inclusive)	0%
- if the average daily balance of the customer's current account with the Bank exceeds AMD 20,000,000 (inclusive)	1%
14. Annual interest rate calculated on the current account balance of legal entity customers (including individual entrepreneurs) for accounts in foreign currency ¹⁰	0%
The annual interest rate calculated on the current account balance and the annual percentage yield ¹¹ are the same.	
Annual interest rate calculated on the balance of special accounts of the builder in AMD and foreign currency	

⁸ The reference received through the www.acba.am website can be issued within the same working day if you submit an application through the website before 15:00 and visit the branch before 17:30, moreover, the commission fee for the reference request received through the www.acba.am website is charged on the day of the reference execution.

⁹ The annual percentage yield shows how much the annual yield of the deposit will be as a result of the customer making mandatory payments related to the deposit and adding the interest received to the principal amount (capitalization). The annual percentage yield calculations were carried out in accordance with the "Regulation 8/02 on Calculation of Annual Percentage Yield on Bank Deposits".

¹⁰ If the average daily balance of the customer's current account with the Bank in a given month exceeds AMD 500 million or the equivalent foreign currency, the amount of the annual interest rate calculated by the Bank may be set with a deviation from the amount set by these tariffs.

¹¹ The annual percentage yield due to the application of the simple annual interest rate and the frequency of interest capitalization and payment over a 365-day period for a deposit of AMD 1,000.



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- Special accounts of the builder cooperating with the Bank	according to the memorandum of cooperation signed between the Bank and the Builder
- Special accounts of the builder not cooperating with the Bank	0%
<ul style="list-style-type: none">- The interest received during the term of the current and/or savings account agreement of individuals is subject to taxation at the rate of 10% in accordance with the current legislation of the Republic of Armenia.- Compensation of bank deposits of individuals, including individual entrepreneurs, in Acba Bank is guaranteed by the amount of deposits subject to compensation by the "Deposit Guarantee Fund", especially:<ul style="list-style-type: none">- only in case of deposits in AMD: AMD 16 million,- only in case of foreign currency deposit: AMD 7 million,- both in the case of AMD (more than 7 million), and foreign currency deposits, only AMD deposit up to AMD 16 million,- both in the case of AMD (less than 7 million) and foreign currency deposits, the AMD deposit in full and the foreign currency deposit in the amount of the difference between AMD 7 million and the repaid dram deposit- Tariffs or other conditions reducing the annual interest yield are not provided or defined by the Bank for current and/or savings accounts.- In the case of a current account, interest is calculated on the average daily balance in the account, on a monthly basis.- In the case of a current account, the calculated interest amounts are paid on the last business day of each month.- In the case of a savings account, the calculated interest amounts are paid monthly, on the first business day of the month following the reporting month.- The current and/or savings account contract is concluded indefinitely.	