	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.

CASH OPERATIONS	
25. Cash in	
- up to AMD 50,000 inclusive ²	AMD 500
- more than AMD 50,000	free
- USD	free
- EUR (except for banknotes with a nominal value of EUR 500, which is not accepted by the Bank)	free
- British Pound Sterling, Swiss Franc ³ (The Bank handles only new issue polymer banknotes in the currencies of British Pound Sterling and Swiss Franc)	1%
- in case of depositing into the account	
- RUB (except for RUB 10 and 50 banknotes, which are not accepted by the Bank) ⁴	1.5%
- in case of depositing into the account	
- in case of transfer through special systems without opening an account	- free
- without opening an account, in case of depositing the funds received by special systems in RUB to the account	- free
- in case of time deposit	- free, if the deposit is not terminated at the customer's request earlier than three months, otherwise the deposit commission applicable at the time of the deposit is charged
Entering RA coins during one operation:	
Up to 50 coins (inclusive) of each nominal RA coin	free
In case of 51 or more of each nominal RA coin:	
- For bank customers	1%, minimum AMD 1,000 (including VAT)
- For non-customers of the bank	3%, minimum AMD 1,000 (including VAT)
Entering RA coins during one operation:	
Up to 50 coins (inclusive) of each nominal RA coin	free
In case of 51 or more of each nominal RA coin:	
- For bank customers	1%, minimum AMD 1,000 (including VAT)
- For non-customers of the bank	3%, minimum AMD 1,000 (including VAT)
According to this point, a person who uses any of the Bank's products is considered a customer	
No foreign currency coin transactions are carried out	
26. Cash disbursement of the amount deposited in cash into the account⁵	free

² This tariff is set free of charge for the purpose of making a new deposit, replenishing a deposit account, charging a commission (service fee), making a Rural Mutual Assistance Regional Unions membership fee, paying utilities, performing several transactions at the same time, making a transfer, and depositing cash to accounts not serviced by the terminal (e.g., an account under a compulsory enforcement of judicial acts, a written-off credit account, etc.).

³ This tariff also applies to cash deposits for inter-bank and international transfers without opening an account.

⁴ This tariff applies both to the cash withdrawal of the amount deposited in cash (including the time deposit) in the same branch, as well as in other branches of the Bank. In case of depositing Russian rubles into the account for repayment of loans provided in RUB, the commission fee specified in the tariffs is not charged.



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27. Cash disbursement of money received from inter-bank transfers without opening an account	
- in AMD	0.2%, minimum AMD 500 Payment of compensation received from insurance companies: 0.2%, minimum AMD 1,000
- in foreign currency	0.3%, minimum AMD 1,000
<i>transfers are carried out only in case of cash entry of the amount to be transferred</i>	
28. Cash disbursement of money from non-cash entry ⁶	
- in AMD	0.3%, minimum AMD 200
in USD, EUR, GBP, CHF	1%, minimum AMD 1,000
in RUB	0.3%, minimum AMD 1,000
29. Cash disbursement of money from a current account through an ATM	
	free
30. Transfers made from the current account of a private entrepreneur customer	
30.1. Transfer of money from the entry made to the current account of the private entrepreneur customer to the card account that allows free cash withdrawal opened in the name of an individual.	
- in AMD	0.3%, minimum AMD 200
- in foreign currency	0.5 %, minimum AMD 1,000
30.2. Transfer of money from the entry made to the current account of the private entrepreneur customer to the current account opened in the name of a natural person and then transfer of money to the card account that allows free cash withdrawal of him/her or another natural person	
- in AMD	0.3%, minimum AMD 200
- in foreign currency	0.5 %, minimum AMD 1,000
31. The minimum period for submitting a cash withdrawal application from customer accounts in advance (including when withdrawing cash from a card account and through a POS-terminal) is:	
- up to AMD 10 million (inclusive) or equivalent foreign currency withdrawal from the Bank within the same working day	0 day
- more than AMD 10 million up to 100 million (inclusive) or equivalent foreign currency withdrawal from the Bank within the same working day	1 day
- more than AMD 100 million or equivalent foreign currency withdrawal from the Bank within the same working day	2 days
The Bank can provide cash also with a deviation from the set schedule or without a prior request.	
32. Acceptance or replacement of USD	
- for all USD banknotes issued before 1995 (inclusive).	5% (including VAT)
- for USD 5, 10, 20, 50 banknotes issued 1996-2003 (inclusive) ⁷	1% (including VAT)

⁵ This tariff applies both to the cash withdrawal of money deposited in cash (including time deposits, money deposited into dram accounts with cash-accepting equipment, during the payment, sale and redemption of coupons of the Bank's bonds obtained from the primary placement) in the same branch, as well as in other branches of the Bank. This tariff does not apply to the transfer of cash to foreign currency accounts at the Bank's branches.

⁶ This tariff is set at 0% for customers who have cooperation agreements with the Bank on credit sales and POS-terminals and online payment services (with respect to the amounts entered within the framework of these agreements), for each loan up to AMD 2,500,000 (inclusive) or at the time of cash disbursement of amounts of RUB 300,000 (inclusive) for each loan, when cashing pension, allowance, honorarium and other periodic monetary payment amounts transferred by the Social Security Service, when cashing the salaries of the Bank's employees, for cashing out the sales amount in the case of a mortgage loan for the purchase of real estate, in the case of conversion of amounts received in foreign currency accounts and then cashing out in AMD, in the case of withdrawal by double conversion of non-cash deposits to foreign currency accounts, as well as in the case of cashing out of RUB resulting from cashless conversion, when cashing out funds formed from non-cash access (completed) and kept in a current, savings or deposit account for at least six months, during cashing of interest amounts credited to the customer's account for deposits, in the case of cashing out of non-cash funds obtained from the repayment, sale or coupon payment of the Bank's bonds acquired through non-cash payment during primary placement, in case of cashing out of dividends of shares issued by the Bank, as well as non-cash funds received from the sale of shares issued by the Bank on the secondary market, and money received through fast money systems.

⁷ Acceptance of up to USD 1,000 from bank customers within one working day is free.

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- for USD 100 banknotes issued 1996-2006 (inclusive) ²²	1% (including VAT)
33. Acceptance or replacement of torn or damaged exchangeable banknotes in the following currencies	
- AMD	free
- USD, EUR	5% (including VAT)
34. Provision of cash checkbooks ⁸	
- to citizens	AMD 2,000 (including VAT)
- to legal entity and private entrepreneurs	AMD 5,000 (including VAT)
35. Cash payment in absence of checkbook	free
36. Buying and selling foreign currency:	
- Buying or selling of foreign currency less than the amount set by the Bank ⁹	At the buying and selling rates established by the bank.
-Buying or selling of foreign currency in excess of the amount set by the Bank ²⁵	contractual
Banknotes of RUB 10 and 50, EUR 500 denomination are not replaced or exchanged by the Bank.	
37. Correction of valid conditions of payment for utility service by transferring the entire paid amount to the liability of another subscriber	AMD 1,000 (including VAT)
38. Cash disbursement in the presence of a positive balance to the credit code and transit account opened for "CREDIT HERE and NOW" loans after full repayment of the loan	free

⁸ Checkbook issuance commission fee is charged at the time of application.

⁹ The amount is published in the Exchange Rates section of the Bank's website. It is defined by the order of the Chief Executive Officer of the Bank.