

Type of transaction	Fees	
Bank accounts		
Account opening and closing	Free	
Opening and maintaining account for installation of POS	Free	
terminal and/or activation of cash register machine to accept		
non-cash payments		
Account maintenance for RA citizen natural persons (annual)	AMD 1,000*** per account	
Account maintenance for foreign natural persons (annual)	AMD 5,000*** per account	
Account maintenance for resident legal persons and individual	AMD 5,000***	
entrepreneurs (annual)	for all accounts	
Account maintenance for non-resident legal persons and	AMD 10,000***	
individual entrepreneurs (annual)	for all accounts	
Developer's special account maintenance (annual)	AMD 25,000***	
	for all accounts	
Maintenance of unallocated metal accounts of natural and legal	AMD 5,000***	
persons (annual)		
Bank account maintenance for resident legal entities and	AMD 25,000***	
individual entrepreneurs with foreign participation (annual)	for all accounts	
One-time fee for maintenance of newly opened bank account or		
multiple accounts opened within the same day by accountholder	AMD 5,000***	
legal entities and individual entrepreneurs		
Technical account opening/closing	Free	
	For resident legal entities and	
Technical account maintenance	individual entrepreneurs -	
	AMD 500*** annually (per	
	subaccount)	
Opening/closing deposit and bond account for natural and legal	Free	
persons		
Minimum account balance		
Natural persons	T	
In AMD and other currencies	0.00	
Legal persons and individual entreprer	neurs (IEs)	
In AMD and other currencies	0.00	
9	Crediting cash to the account	
AMD, EUR, USD (excluding banknotes of 5, 10, 20, 50 USD		
denomination issued before 2004 and 100 USD denomination	O%	
issued before 2009)		
	Nor Aresh Branch:	



AMD 5,000*********** max., •Araratyan Branch: for amounts below AMD 100,000 - AMD 500********** •Gyumri Customs House, Bagratashen 1, Bagratashen 2 Gogavan Branches: for amounts below AMD 1,000,000 for legal entities and IEs - AMD 500, above AMD 1,000,000 - AMD 1,000 RUB Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - WSD - USD - LUSD - L		in AMD - 0.1%,
•Araratyan Branch: for amounts below AMD 100,000 - AMD 500******** •Gyumri Customs House, Bagratashen 1, Bagratashen 2 Gogavan Branches: for amounts below AMD 1,000,000 for legal entities and IEs - AMD 500, above AMD 1,000,000 - AMD 1,000 RUB O.5% Other currency Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - EUR - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - LUR - RUB - LUR - RUB - SWISD - LIS% - SEUR -		
for amounts below AMD 100,000 - AMD 500*******,		
100,000 - AMD 500*******, •Gyumri Customs House, Bagratashen 1, Bagratashen 2, Gogavan Branches: for amounts below AMD 1,000,000 for legal entities and IEs - AMD 500, above AMD 1,000,000 - AMD 1,000 RUB		
Gyumri Customs House, Bagratashen 1, Bagratashen 2 Gogavan Branches: for amounts below AMD 1,000,000 for legal entities and IEs - AMD 500, above AMD 1,000,000 - AMD 1,000 RUB Other currency Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - British pound sterling (GBP), Swiss franc (CHF), Georgian Iari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - LUSD - L		
Bagratashen 1, Bagratashen 2 Gogavan Branches: for amounts below AMD 1,000,000 for legal entities and IEs - AMD 500, above AMD 1,000,000 - AMD 1,000 RUB Other currency Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - LUSD - LU		
Gogavan Branches: for amounts below AMD 1,000,000 for legal entities and IEs - AMD 500, above AMD 1,000,000 - AMD 1,000 RUB O.5% Other currency Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - RUB - RUB - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GGL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - LUSD -		
for amounts below AMD 1,000,000 for legal entities and IEs - AMD 500, above AMD 1,000,000 - AMD 1,000 RUB O.5% Other currency Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - British pound sterling (GBP), Swiss franc (CHF), Georgian Iari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - USD - British pound sterling (GBP), Swiss franc (CHF), Georgian Iari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - LUSD - LUSD - LUSD - LUSD - LUSD - SUSD - LUSD -		0
1,000,000 for legal entities and IEs - AMD 500, above AMD 1,000,000 - AMD 1,000 RUB Other currency Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - EUR - RUB - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian Iari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - LUSD		9
RUB O.5% Other currency Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD O.3% - USD O.5% - RUB O.3% - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD O% - USD 1.5% - EUR 1.5% - EUR 1.5% - EUR 1.5% - Subsection of transaction) **** Issue of account statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month AMD 500* AMD 1,500*		
RUB O.5% Other currency Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - SUSD -		_
RUB Other currency Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - EUR - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - EUR - SUB - CAMD - USD - COMBON -		· ·
RUB Other currency Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - EUR - RUB - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - EUR - RUB - Swiss franc (CHF), Georgian lari set by the Dealing Center dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - LUSD - LUSD - RUB -		
Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - EUR - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - EUR - RUB - USD - USD - USD - SWISS - SUB - SU	DLID	
Cash disbursement from non-cash customer funds** Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - USD - EUR - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - EUR - RUB - RUB - RUB - RUB - RUB - RUB - USD - USD - 1.5% - EUR - RUB - RUB - Swies of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month - AMD 500* - AMD 500* - AMD 500*		
Cash withdrawal from funds received from transactions via POS terminals and/or cash register machines - AMD - USD - USD - EUR - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) - Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - EUR - RUB - RUB - SWIB - S	,	
terminals and/or cash register machines - AMD - USD - EUR - RUB - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - EUR - RUB -		
- AMD - USD - EUR - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian Iari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - EUR - RUB - RUB - RUB - Sue of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month - AMD 500* - AMD 1,500*		0%
- USD - EUR - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - EUR - RUB -	<u> </u>	
- EUR - RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian lari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - EUR - RUB -		
- RUB - British pound sterling (GBP), Swiss franc (CHF), Georgian Iari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - EUR - RUB -	- USD	1%
- British pound sterling (GBP), Swiss franc (CHF), Georgian Iari (GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - EUR - RUB Issue of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month At the effective interest rate set by the Dealing Center **AHD	- EUR	1%
(GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE dirham (AED) Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - EUR - RUB - RUB Issue of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month - AMD 500* - AMD 1,500*	- RUB	0%
Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - EUR - RUB - RUB - RUB - RUB - RUB - Issue of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month - AMD 500* - AMD 1,500*	- British pound sterling (GBP), Swiss franc (CHF), Georgian lari	At the effective interest rate
Exchanging or crediting worn, damaged or 500-euro banknotes to customer's account - AMD - USD - USD - EUR - RUB - RUB - RUB - RUB - Issue of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month - AMD 500* - AMD 1,500*	(GEL), Canadian dollar (CAD), Australian dollar (AUD), UAE	set by the Dealing Center
- AMD - USD - EUR - RUB - RUB Issue of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month - AMD 500* - AMD 1,500*	dirham (AED)	
- AMD - USD - EUR - RUB - RUB Issue of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month - AMD 500* - AMD 1,500*		
- USD - EUR - RUB - RUB - Issue of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month - AMD 500* - AMD 1,500*	Exchanging or crediting worn, damaged or 500-euro bankne	otes to customer's account
- EUR - RUB Issue of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month AMD 500* AMD 1,500*	- AMD	0%
- RUB Issue of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month AMD 500* 1 - 6 months AMD 1,500*	- USD	1.5%
Issue of current statements and payment documents (upon completion of transaction) *** Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month AMD 500* 1 - 6 months AMD 1,500*	- EUR	1.5%
Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month AMD 500* 1 - 6 months AMD 1,500*	- RUB	1.5%
Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month AMD 500* 1 - 6 months AMD 1,500*	Issue of current statements and payment documents (upon	Free
Issue of account statements, payment documents, other information (at customer's request, per document) dated back for: Up to 1 month 1 - 6 months AMD 1,500*	, ,	
Up to 1 month AMD 500* 1 - 6 months AMD 1,500*		rmation (at customer's request,
1 - 6 months AMD 1,500*	per document) dated back fo	r:
	Up to 1 month	AMD 500*
6 months - 1 year AMD 2,000*	1 - 6 months	AMD 1,500*
	6 months - 1 year	AMD 2,000*



	AMD 3,000*	
ver 2 years	AMD 5,000*	
cceptance of powers of attorney provided by natural persons	AMD 3,000*	
nd individual entrepreneurs with the approval of the Bank		
Issue of reference on customer's accounts at custom	ner's written request	
o audit companies	AMD 10,000*	
Third parties		
p to and including the 30th day after the date of account pening *******	AMD 5,000*	
tarting from the 30th day after the date of account opening	AMD 3,000*	
sue of checkbooks		
leaf	AMD 600*	
5 leaves	AMD 2,000*	
O leaves	AMD 3,000*	
Checking and packing customer's banknotes at customer's request		
AMD, USD, RUB, EUR	0.1% of transaction amount,	
	AMD 3,000 min.,	
	AMD 20,000 max.	
Transfers in AMD		
	0.1% of transaction amount,	
	AMD 300 min.,	
,	AMD 5,000 max.	
	- Nor Aroch Dropoh	
	Nor Aresh Branch:✓ for amounts below AMD	
	10,000 - AMD 300,	
	✓ AMD 10,001-200,000 - AMD 400,	
	✓ above AMD 200,000 - 0.2%,	
	AMD 5,000 max.,	
	AMD 5,000 max., • Araratyan Branch:	
	✓ for amounts below AMD	
	100,000 - AMD 500,	
	✓ AMD 100,001-1,000,000 -	
	AMD 1,000,	
	✓ above AMD 1,000,001 - AMD	
	2,000,	



	Cymana Cynatana a Llauna
	Gyumri Customs House
	Branch:
	✓ for amounts below AMD
	100,000 - AMD,
	✓ AMD 100,001-1,000,000 -
	AMD 1,000,
	✓ above AMD 1,000,000 -
	AMD 2,000,
	 Agarak, Bagratashen 1,
	Bagratashen 2, Bavra,
	Gogavan, Sisian, Vanadzor 1
	Branches:
	✓ for amounts below AMD
	50,000 - AMD 500,
	✓ AMD 50,001-100,000 -
	AMD 700,
	✓ AMD 100,001-500,000 -
	AMD 1,500,
	✓ AMD 500,001-1,000,000 -
	AMD 2,000,
	✓ AMD 1,000,001-3,000,000 -
	AMD 2,500,
	✓ AMD 3,000,001-5,000,000
	- AMD 5,000,
	✓ above AMD 5,000,000 -
	AMD 8,000
Transfers from the associant based on payment orders submitted	AIVID 8,000
Transfers from the account based on payment orders submitted	ANAD 200
on paper (except for transfers from social package, family fund	AMD 200
accounts, payment orders for transfers to the Bank's income	Aranatuan Dranah
account, periodical payment orders) *******	Araratyan Branch: Araratyan Branch:
	✓ for amounts below 100,000
	- AMD 500,
	✓ AMD 100,001-1,000,000 -
	AMD 1,000,
	✓ above AMD 1,000,000 -
	AMD 2,000
	Gyumri Customs House
	Branch:
	✓ for amounts below AMD
	100,000 - AMD 500,



	✓ AMD 100,001-1,000,000 - AMD 1,000, ✓ above AMD 1,000,000 - AMD 2,000, • Agarak, Bagratashen 1, Bagratashen 2, Bavra, Gogavan, Sisian, Vanadzor 1 Branches: ✓ for amounts below AMD 50,000 - AMD 500, ✓ AMD 50,001-100,000 - AMD 700, ✓ AMD 100,001-500,000 - AMD 1,500, ✓ AMD 500,001-1,000,000 - AMD 2,000, ✓ AMD 1,000,001-3,000,000 - AMD 2,500, ✓ AMD 3,000,001-5,000,000 - AMD 5,000, ✓ above AMD 5,000,000 - AMD 8,000		
Transfers from accounts based on payment orders submitted through remote account management systems	Free		
Property tax transfers based on payment orders submitted through remote account management systems	AMD 100		
Transfers in AMD within RA			
Intrabank transfers submitted on paper by account holders that are natural persons holding RA citizenship, resident legal entities and individual entrepreneurs	AMD 200		
Intrabank transfers between its own accounts submitted on paper by non-resident legal entities and individual entrepreneurs holding foreign citizenship, resident legal entities and individual entrepreneurs with foreign participation	AMD 500		
Intrabank transfers to third party accounts submitted on paper or through remote account management systems by non-resident legal entities and individual entrepreneurs holding foreign citizenship, resident legal entities and individual entrepreneurs with foreign participation	AMD 2,000		



Outbound transfers submitted on paper or through remote	0.1% of transaction amount,
account management systems by natural persons holding RA	AMD 5,000 min.,
citizenship, resident legal entities and individual entrepreneurs	AMD 20,000 max.
Outbound transfers submitted on paper or through remote	0.1% of transaction amount,
account management systems by non-resident legal entities and	AMD 10,000 min.,
individual entrepreneurs holding foreign citizenship, resident	AMD 20,000 max.
legal entities and individual entrepreneurs with foreign	
participation	

*VAT included

- ** Not applied to amounts credited to bank and card accounts of natural persons (excluding individual entrepreneurs) from interests accrued over the loan funds disbursed by ARARATBANK, term deposits and ARARATBANK bonds, as well as to cash withdrawal from social package and family fund accounts and unfrozen accounts.
- *** The annual maintenance fee shall be charged upfront at the time of opening the account. The annual account maintenance fee for each subsequent year shall be charged on the anniversary day of the account opening. In case of failure to pay the account maintenance fee or the absence of sufficient balance on the Customer's account, the account shall be closed. In case of opening an account in a different or the same currency or opening accounts within the same day (excluding sub-accounts) for legal persons and individual entrepreneurs, the maintenance fee shall be charged up-front at the time of opening the account(s).
- **** When sending required documents outside the Republic of Armenia, postage costs shall be additionally charged to the account holder.
- ***** Transfers shall be executed within one banking day.
- ***** If the amount of the transfer is already paid to the beneficiary or the beneficiary bank, the Bank shall not be held liable for the return of funds.
- ****** If the return of remitted amounts stems from inaccuracy within details provided by the Customer, the expenses of the Bank incurred due to the return shall be charged to the Customer.
- ****** No fee is charged to ARARATBANK OJSC employees.
- ******* Except cases where an order of payment for gas bill to Gazprom Armenia CJSC collection account serviced by the Bank is submitted in the **Bank's office**.