

| Transfers Executed within the Territory of the Republic of Armenia                                                                                 |                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Transfers in USD                                                                                                                                   |                                                                                                                                 |
| Correspondent bank fees are covered by ARARATBANK OJSC, while other intermediary banks' fees are deducted from the transferred amount (OUR option) | 0.1%,<br>minimum: 7,000 AMD,<br>maximum: 55,000 AMD                                                                             |
| Correspondent and other intermediary banks' fees are deducted from the transferred amount (SHA/BEN option)                                         | 0.1%,<br>minimum: 5,500 AMD,<br>maximum: 15,000 AMD                                                                             |
| Regardless of transfer option — to <b>Russia</b>                                                                                                   | 0.15%,<br>minimum: 50,000 AMD,<br>maximum: 100,000 AMD,<br>plus an additional correspondent bank fee of 200 EUR, charged in AMD |
| Regardless of transfer option — to <b>Belarus</b>                                                                                                  | 0.15%,<br>minimum: 50,000 AMD,<br>maximum: 100,000 AMD                                                                          |
| Regardless of transfer option — to <b>Georgia</b>                                                                                                  | 7,000 AMD                                                                                                                       |
| Transfers in EUR                                                                                                                                   |                                                                                                                                 |
| Correspondent bank fees are covered by ARARATBANK OJSC, while other intermediary banks' fees are deducted from the transferred amount (OUR option) | 0.1%,<br>minimum: 7,000 AMD,<br>maximum: 55,000 AMD                                                                             |
| Correspondent and other intermediary banks' fees are deducted from the transferred amount (SHA/BEN option)                                         | 0.1%,<br>minimum: 7,000 AMD,<br>maximum: 25,000 AMD                                                                             |
| Regardless of transfer option — to <b>Russia</b>                                                                                                   | 0.15%,<br>minimum: 50,000 AMD,<br>maximum: 100,000 AMD,<br>plus an additional correspondent bank fee of 200 EUR, charged in AMD |
| Regardless of transfer option — to <b>Belarus</b>                                                                                                  | 0.15%,<br>minimum: 50,000 AMD,<br>maximum: 100,000 AMD                                                                          |
| Regardless of transfer option — to <b>Georgia</b>                                                                                                  | 7,000 AMD                                                                                                                       |
| Transfers in RUB                                                                                                                                   |                                                                                                                                 |
| Transfers made with the OUR option                                                                                                                 | 0.15%,<br>minimum: 5,000 AMD,<br>maximum: 50,000 AMD                                                                            |

| <b>Transfers in USD (repeated)</b>                                                                                                                                                                                                 |                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
| Transfers made with the OUR option                                                                                                                                                                                                 | <b>7,000 AMD</b>                                               |
| <b>Transfers in CNY and AED</b>                                                                                                                                                                                                    |                                                                |
| Transfers made with the OUR option                                                                                                                                                                                                 | <b>0.15%,<br/>minimum: 7,000 AMD,<br/>maximum: 55,000 AMD</b>  |
| <b>Transfers in Other Currencies Available at ARARATBANK OJSC</b>                                                                                                                                                                  |                                                                |
| Transfers made with the OUR option                                                                                                                                                                                                 | <b>0.15%,<br/>minimum: 10,000 AMD,<br/>maximum: 55,000 AMD</b> |
| <b>Other Fees</b>                                                                                                                                                                                                                  |                                                                |
| Unclaimed amounts received from correspondent banks — returned, upon verification of supporting documents                                                                                                                          | <b>5%,<br/>maximum: 7,000 AMD</b>                              |
| Investigation of an AMD domestic transfer executed correctly, at the client's written request or due to the client's fault, based on the grounds of the request, including claim handling, clarification of terms, receipt inquiry | <b>15,000 AMD</b>                                              |
| Amendment of a transfer executed with an incorrect value within the territory of the RA, based on the grounds of the request, including claim handling, clarification of terms, receipt inquiry                                    | <b>1,000 AMD</b>                                               |
| Amendment of an interbank transfer executed with an incorrect value, based on the grounds of the request, including claim handling, clarification of terms, receipt inquiry                                                        | <b>500 AMD</b>                                                 |
| Issuance of a copy of a SWIFT notification (at the client's request, provided the fact is not disputed)*                                                                                                                           | <b>1,000 AMD*</b>                                              |
| Request for a copy of a SWIFT payment GPI tracker report (at the client's request, provided the fact is not disputed)*                                                                                                             | <b>1,000 AMD*</b>                                              |

**\* SWIFT transfers are executed strictly by bank account numbers.**