

ArCa Card Terms and Fees

Transaction Type	ArCa Classic	ArCa Gold	ArCa Pension	ArCa Child	ArCa Classic Paros	ArCa Classic Child 3	ArCa Gift	ArCa Business
Card currency	AMD USD EUR RUB	AMD USD EUR RUB	AMD	AMD	AMD	AMD	AMD	AMD USD EUR RUB
Card validity period	4 years	4 years	4 years	4 years	4 years	4 years	1 year	4 years
Annual card service fee (AMD)	2,000	5,000	0	0	0	0	1,000	5,000
Additional card annual service fee (AMD)	1,500	3,000	-	-	-	-	-	3,000
Same-day card issuance at the ARARATBANK Head Office (AMD)	5,000	5,000	5,000	5,000	5,000	5,000	5,000***	5,000
Annual interest rate on the positive card account balance*****	0%	0%	1%	1%	1%	1%	0%	0%

Cash withdrawal at ARARATBANK branch tellers without a card	1% AMD 2% USD 2% EUR 1% RUB	1% AMD 2% USD 2% EUR 1% RUB	0%	0%	0%	0%	1%	1% AMD 2% USD 2% EUR 1% RUB
Cash withdrawal at ARARATBANK ATMs for RA citizens	0% for transactions totaling up to AMD 500,000 per calendar month 0.5% for transactions totaling more than AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month 0.5% for transactions totaling more than AMD 500,000 per calendar month	0%	0%	0%	0%	0.8%	0.2%
Cash withdrawal at ARARATBANK ATMs for foreign citizens	0% for transactions totaling up to AMD 500,000 per calendar month 0.8% for transactions totaling more than AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month 0.5% for transactions totaling more than AMD 500,000 per calendar month	-	-	-	-	0.8%	0.2%
Cash withdrawal at ARARATBANK branch tellers via POS Terminal** for RA citizens	AMD - 0% for transactions totaling up to AMD 500,000 per calendar month AMD - 0.5% for transactions	AMD - 0% for transactions totaling up to AMD 500,000 per calendar month AMD - 0.5% for transactions	0%	0%	0%	0%	0.8%	0% AMD**** 1% USD**** 1% EUR**** 0% RUB****

[illegible]

New PIN issuance via ATM (AMD)	500	0	0	0	0	0	500	500
Card replacement due to loss, damage, or loss of PIN (AMD)	1,500	2,000	0	0	0	0	500	2,000
Statement delivery by email (AMD)	0	0	0	0	0	0	0	0
Card unblocking (AMD)	500	0	0	0	0	0	500	500
Maximum number of cash withdrawal transactions per day	30	30	30	30	30	30	30	30
Maximum number of transactions per day	30	30	30	30	30	30	30	30
Maximum amount per transaction (AMD)	AMD 1,000,000 USD 3,000 EUR 3,000 RUB 200,000	AMD 2,500,000 USD 6,000 EUR 5,000 RUB 500,000	500,000	500,000	500,000	500,000	500,000	AMD 3,000,000 USD 7,500 EUR 7,500 RUB 750,000
Maximum daily transaction amount (AMD)	AMD 1,000,000 USD 3,000 EUR 3,000 RUB 200,000	AMD 2,000,000 USD 5,000 EUR 5,000 RUB 500,000	500,000	500,000	500,000	500,000	500,000	AMD 3,000,000 USD 7,500 EUR 7,500 RUB 750,000

Maximum transaction amount per day (AMD)	AMD 2,000,000 USD 9,000 EUR 6,000 RUB 400,000	AMD 6,000,000 USD 14,000 EUR 12,000 RUB 1,200,000	1,500,000	1,500,000	1,500,000	1,500,000	500,000	AMD 8,000,000 USD 20,000 EUR 20,000 RUB 2,000,000
Cash-In at ARARATBANK ATMs	0%	0%	-	-	-	-	-	0%
	0.8%	0.8%	-	-	-	-	-	0.8%
SMS notification for 3D Secure online transactions (AMD)	0	0	0	0	0	0	0	0
SMS notifications for transactions (AMD)	15	0	0	0	0	0	15	15
Card delivery to a customer-designated address in Armenia (AMD) *****	1,000	1,000	1,000	1,000	1,000	1,000	-	1,000

*Transactions conducted through ATMs, terminals, or other online platforms of banks that are members of the “Armenian Card” system may also be subject to an acquiring bank fee, as determined by the respective bank.

Please note that transactions involving cards issued by banks other than ARARATBANK at ARARATBANK service locations, including its online platform, are subject to an acquiring bank fee of 0.5%, in addition to any fee charged by the card-issuing bank. The acquiring bank fee is charged at the time of the transaction and added to the transaction amount.

** Not applicable to amounts credited to card accounts of individuals (excluding sole proprietors) from credit facilities provided by ARARATBANK, interest accrued on term deposits and ARARATBANK bonds. Cash withdrawals from payment cards issued by other banks at ARARATBANK branch tellers via POS terminal are subject to a 3% fee, regardless of currency.

*** Fee applies only to personalized cards ordered for same-day issuance.

**** A 0.2% cash withdrawal fee applies to cash withdrawals at ARARATBANK branch tellers via POS terminal, in addition to the applicable transaction fee. The fee is charged on the transaction posting date.

***** Card delivery within Armenia is available only for newly issued cards without a PIN mailer, provided that the card issuance application has been signed by the customer in advance at an ARARATBANK branch. This service is not available for cards ordered through the ARARATBANK website or mobile app, or when the card is collected by an authorized representative.

***** No interest accrues on the positive card account balance after the card is closed.

International Card Terms and Fees VISA Card

Transaction Type	Card Currency	Classic	Gold	Infinite
Annual card service fee (AMD)	AMD	3,000	10,000	100,000
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Card validity period	AMD	4 years	4 years	4 years
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Statement delivery by email (AMD)	AMD	0	0	0
	USD			

	EUR			
	RUB			
	GBP			
	AED			
Additional card annual service fee (AMD)	AMD	2,000	5,000	70,000
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Card replacement due to loss, damage, or loss of PIN (AMD)	AMD	1,000	2,000	20,000
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Same-day card issuance at the ARARATBANK Head Office (AMD)	AMD	5,000	5,000	5,000
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Cash withdrawal at ARARATBANK ATMs for RA citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month
	USD			
	EUR	0.5% for transactions totaling more than AMD 500,000 per calendar month	0.5% for transactions totaling more than AMD 500,000 per calendar month	0.5% for transactions totaling more than AMD 500,000 per calendar month
	RUB			
	GBP			
	AED			

Cash withdrawal at ARARATBANK ATMs for foreign citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month 0.8% for transactions totaling more than AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month 0.8% for transactions totaling more than AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month 0.8% for transactions totaling more than AMD 500,000 per calendar month
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Cash withdrawal at Arca cash withdrawal locations for RA citizens	AMD	1%	1%	1%
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Cash withdrawal abroad	AMD	1.5%, min. AMD 1,500	2%, min. AMD 1,500	2%, min. AMD 2,000
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Cash withdrawal at ARARATBANK branch tellers without a card	AMD	1%	1%	1%
	USD	2%	2%	2%
	EUR	2%	2%	2%
	RUB	1%	1%	1%
	GBP	1%	1%	1%
Cash withdrawal at ARARATBANK branch	AMD	0% for	0% for transactions totaling up to AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month

tellers** via POS for RA citizens		transactions totaling up to AMD 500,000 per calendar month	0.5% for transactions totaling more than AMD 500,000 per calendar month	0.5% for transactions totaling more than AMD 500,000 per calendar month
		0.5% for transactions totaling more than AMD 500,000 per calendar month		
	USD	1%	1%	1%
	EUR	1%	1%	1%
	RUB	1%	1%	1%
	GBP	1%	1%	1%
Cash withdrawal at ARARATBANK branch tellers** via POS for foreign citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month 0.8% for transactions totaling more than AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month 0.8% for transactions totaling more than AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month 0.8% for transactions totaling more than AMD 500,000 per calendar month
	USD	1%	1%	1%
	EUR	1%	1%	1%
	RUB	1%	1%	1%
	GBP	1%	1%	1%
New PIN issuance via ATM (AMD)	AMD	500	0	0
	USD			
	EUR			
	RUB			
	GBP			
	AED			
	AMD	0%	0%	0%
	USD	0%	0%	0%

Annual interest rate on the positive card account balance	EUR	0%	0%	0%
	RUB	0%	0%	0%
	GBP	0%	0%	0%
	AED	0%	0%	0%
Maximum number of cash withdrawal transactions per day	AMD	30	30	30
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Maximum number of transactions per day	AMD	30	30	30
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Maximum cash withdrawal amount per day (AMD)	AMD	1,500,000	2,500,000	5,000,000
	USD	3,500	6,000	12,000
	EUR	3,000	5,000	12,000
	RUB	300,000	500,000	1,200,000
	GBP	2,500	4,500	9,000
	AED	13,000	20,000	45,000
Maximum amount per transaction	AMD	1,500,000	2,500,000	5,000,000
	USD	3,500	6,000	12,000
	EUR	3,000	5,000	12,000
	RUB	300,000	500,000	1,200,000
	GBP	2,500	4,500	9,000
	AED	13,000	20,000	45,000
Maximum daily transaction amount	AMD	3,000,000	6,000,000	10,000,000
	USD	7,000	14,000	24,000
	EUR	6,000	12,000	24,000
	RUB	600,000	1,200,000	2,000,000

	GBP	5,000	10,000	18,000
	AED	26,000	52,000	90,000
Card-to-card transfer fee* (except card-to-card transfers from credit cards with a grace period, which are subject to a 1% fee*)	AMD	0.3%	0.3%	0.3%
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Fee for transactions made by card and/or card account under credit cards with a grace period, except POS transactions (at merchant and service locations (including virtual POS), which are fee-free)*	AMD	-	1%	1%
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Card blocking and Card Recovery Bulletin listing (effective the following Saturday for two weeks) (AMD)	AMD	15,000	15,000	15,000
	USD			
	EUR			
	RUB			
	GBP			
	AED			

Card unblocking (AMD)	AMD	500	0	0
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Cash-In at ARARATBANK ATMs	AMD	0%	0%	0%
Cash-In at Arca ATMs	AMD	0.8%	0.8%	0.8%
SMS notification for transactions (AMD)	AMD	15	0	0
	USD			
	EUR			
	RUB			
	GBP			
	AED			
SMS notification for 3D Secure online transactions (AMD)	AMD	0	0	0
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Card transaction disputes following an acquirer's response (second presentment) and/or pre-arbitration disputes (AMD)****	AMD	5,000	5,000	5,000
	USD			
	EUR			
	RUB			
	GBP			
	AED			
Card delivery to a customer-designated	AMD	1,000		0
	USD			
	EUR			

address in Armenia (AMD)***	RUB		1,000	
	GBP			
	AED			

* Transactions conducted through ATMs, terminals, or other online platforms of banks that are members of the “Armenian Card” system may also be subject to an acquiring bank fee, as determined by the respective bank.

Please note that transactions involving cards issued by banks other than ARARATBANK at ARARATBANK service locations, including its online platform, are subject to an acquiring bank fee of 0.5%, in addition to any fee charged by the card-issuing bank. The acquiring bank fee is charged at the time of the transaction and added to the transaction amount.

** Not applicable to amounts credited to card accounts of individuals (excluding sole proprietors) from credit facilities provided by ARARATBANK, interest accrued on term deposits and ARARATBANK bonds. Cash withdrawals from payment cards issued by other banks at ARARATBANK branch tellers via POS terminal are subject to a 3% fee, regardless of currency.

*** Card delivery within Armenia is available only for newly issued cards without a PIN mailer, provided that the card issuance application has been signed by the customer in advance at an ARARATBANK branch. This service is not available for cards ordered through the ARARATBANK website or mobile app, or when the card is collected by an authorized representative.

**** Additional fees set by the Visa payment network may apply during the arbitration process.

International Card Terms and Fees MasterCard Card

Transaction type	Card Currency	MC Standard	MC Gold	MC Business	MC World	MC Black Edition
Annual card service fee (AMD)	AMD	3,000	10,000	12,000	20,000	60,000
	USD					
	EUR					
	RUB					

	GBP					
Card validity period	AMD	4 years	4 years	4 years	4 years	4 years
	USD					
	EUR					
	RUB					
	GBP					
Statement delivery by email (AMD)	AMD	0	0	0	0	0
	USD					
	EUR					
	RUB					
	GBP					
Additional card annual service fee (AMD)	AMD	2,000	5,000	6,000	12,000	N/A
	USD					
	EUR					
	RUB					
	GBP					
Card replacement due to loss, damage, or loss of PIN (AMD)	AMD	1,000	2,000	2,000	5,000	20,000
	USD					

	EUR					
	RUB					
	GBP					
Same-day card issuance at the ARARATBANK Head Office (AMD)	AMD	5,000	5,000	5,000	5,000	5,000
	USD					
	EUR					
	RUB					
	GBP					
Cash withdrawal at ARARATBANK ATMs for RA citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month	0.20%	0% for transactions totaling up to AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month
	USD					
	EUR					
	RUB					
	GBP	0.5% for transactions totaling more than AMD 500,000 per calendar month	0.5% for transactions totaling more than AMD 500,000 per calendar month		0.5% for transactions totaling more than AMD 500,000 per calendar month	0.5% for transactions totaling more than AMD 500,000 per calendar month
Cash withdrawal at ARARATBANK ATMs for foreign citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month		0% for transactions totaling up to AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month
	USD					
	EUR					
	RUB					

	GBP	0.8% for transactions totaling more than AMD 500,000 per calendar month	0.8% for transactions totaling more than AMD 500,000 per calendar month	0.20%	0.8% for transactions totaling more than AMD 500,000 per calendar month	0.8% for transactions totaling more than AMD 500,000 per calendar month
Cash withdrawal at ArCa cash withdrawal locations for RA citizens	AMD	1%	1%	0.8%	1%	1%
	USD					
	EUR					
	RUB					
	GBP					
Cash withdrawal abroad	AMD	1.5%, min. AMD 1,500	1.5%, min. AMD 1,500	1.5%, min. AMD 1,500	1.5%, min. AMD 1,500	1.5%, min. AMD 1,500
	USD					
	EUR					
	RUB					

	GBP					
Cash withdrawal at ARARATBANK branch tellers without a card	AMD	1%	1%	1%	1%	1%
	USD	2%	2%	2%	2%	2%
	EUR	2%	2%	2%	2%	2%
	RUB	1%	1%	1%	1%	1%
	GBP	1%	1%	1%	1%	1%
Cash withdrawal at ARARATBANK branch tellers** via POS for RA citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month 0.5% for transactions totaling more than AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month 0.5% for transactions totaling more than AMD 500,000 per calendar month	0%***	0% for transactions totaling up to AMD 500,000 per calendar month 0.5% for transactions totaling more than AMD 500,000 per calendar month	0% for transactions totaling up to AMD 500,000 per calendar month 0.5% for transactions totaling more than AMD 500,000 per calendar month
	USD	1%	1%	1%***	1%	1%
	EUR	1%	1%	1%***	1%	1%
	RUB	1%	1%	1%***	1%	1%
	GBP	1%	1%	1%***	1%	1%
	AMD	0% for	0% for	0%***	0% for	0% for

Cash withdrawal at ARARATBANK branch tellers** via POS for foreign citizens		transactions totaling up to AMD 500,000 per calendar month	transactions totaling up to AMD 500,000 per calendar month		transactions totaling up to AMD 500,000 per calendar month	transactions totaling up to AMD 500,000 per calendar month
		0.8% for transactions totaling more than AMD 500,000 per calendar month	0.8% for transactions totaling more than AMD 500,000 per calendar month		0.8% for transactions totaling more than AMD 500,000 per calendar month	0.8% for transactions totaling more than AMD 500,000 per calendar month
	USD	1%	1%	1%***	1%	1%
	EUR	1%	1%	1%***	1%	1%
	RUB	1%	1%	1%***	1%	1%
	GBP	1%	1%	1%***	1%	1%
New PIN issuance via ATM (AMD)	AMD	500	0	1,000	0	0
	USD					
	EUR					
	RUB					
	GBP					
Annual interest rate on the positive card account balance	AMD	0%	0%	0%	0%	0%
	USD	0%	0%	0%	0%	0%
	EUR	0%	0%	0%	0%	0%

	RUB	0%	0%	0%	0%	0%
	GBP	0%	0%	0%	0%	0%
Maximum number of cash withdrawal transactions per day	AMD	30	30	30	30	30
	USD					
	EUR					
	RUB					
	GBP					
Maximum number of transactions per day	AMD	30	30	30	30	30
	USD					
	EUR					
	RUB					
	GBP					
Maximum cash withdrawal amount per day	AMD	1,500,000	2,500,000	3,000,000	4,000,000	8,000,000
	USD	3,500	6,000	7,500	10,000	20,000
	EUR	3,000	5,000	7,500	10,000	20,000
	RUB	300,000	500,000	750,000	1,000,000	2,000,000
	GBP	2,500	4,500	5,000	7,000	14,000
Maximum amount per transaction	AMD	1,500,000	2,500,000	3,000,000	4,000,000	8,000,000
	USD	3,500	6,000	7,500	10,000	20,000

	EUR	3,000	5,000	7,500	10,000	20,000
	RUB	300,000	500,000	750,000	1,000,000	2,000,000
	GBP	2,500	4,500	5,000	7,000	14,000
Maximum daily transaction amount	AMD	3,000,000	6,000,000	8,000,000	8,000,000	15,000,000
	USD	7,000	14,000	20,000	20,000	40,000
	EUR	6,000	12,000	20,000	20,000	40,000
	RUB	600,000	1,200,000	2,000,000	1,800,000	3,600,000
	GBP	5,000	10,000	15,000	15,000	30,000
Card-to-card transfer fee* (except card-to-card transfers from credit cards with a grace period, which are subject to a 1% fee*)	AMD	0.30%	0.30%	0.30%	0.30%	0.30%
	USD					
	EUR					
	RUB					
	GBP					
Fee for transactions made by card and/or card account under credit cards with a grace period, except POS transactions (at merchant and service locations (including virtual POS), which are fee-free)*	AMD	-	1%	1%	1%	1%
	USD					
	EUR					
	RUB					

	GBP					
Card blocking and placement on the international STOP LIST (effective for two weeks) (AMD)	AMD	15,000	15,000	15,000	15,000	15,000
	USD					
	EUR					
	RUB					
	GBP					
Card unblocking	AMD	500	0	1,000	0	0
	USD					
	EUR					
	RUB					
	GBP					
Cash-In at ARARATBANK ATMs	AMD	0%	0%	0%	0%	0%
Cash-In at ArCa ATMs	AMD	0.80%	0.80%	0.80%	0.80%	0.80%
SMS notification for transactions (AMD)	AMD	15	0	15	0	0
	USD					
	EUR					

	RUB					
	GBP					
SMS notification for 3D Secure online transactions (AMD)	AMD	0	0	0	0	0
	USD					
	EUR					
	RUB					
	GBP					
Card transaction disputes following an acquirer's response (second presentment) and/or pre-arbitration disputes (AMD)*****	AMD	5,000	5,000	5,000	5,000	5,000
	USD					
	EUR					
	RUB					
	GBP					
Card delivery to a customer-designated address in Armenia (AMD)****	AMD	1,000	1,000	1,000	0	0
	USD					
	EUR					
	RUB					
	GBP					

* Transactions conducted through ATMs, terminals, or other online platforms of banks that are members of the “Armenian Card” system may also be subject to an acquiring bank fee, as determined by the respective bank.



Please note that transactions involving cards issued by banks other than ARARATBANK at ARARATBANK service locations, including its online platform, are subject to an acquiring bank fee of 0.5%, in addition to any fee charged by the card-issuing bank. The acquiring bank fee is charged at the time of the transaction and added to the transaction amount.

** Not applicable to amounts credited to card accounts of individuals (excluding sole proprietors) from credit facilities provided by ARARATBANK, interest accrued on term deposits and ARARATBANK bonds. Cash withdrawals from payment cards issued by other banks at ARARATBANK branch tellers via POS terminal are subject to a 3% fee, regardless of currency.

*** A 0.2% cash withdrawal fee applies to cash withdrawals at ARARATBANK branch tellers via POS terminal, in addition to the applicable transaction fee. The fee is charged on the transaction posting date.

**** Card delivery within Armenia is available only for newly issued cards without a PIN mailer, provided that the card issuance application has been signed by the customer in advance at an ARARATBANK branch. This service is not available for cards ordered through the ARARATBANK website or mobile app, or when the card is collected by an authorized representative.

***** Additional fees set by the Mastercard payment network may apply during the arbitration process.

Visa Digital Card Fees and Rates

Transaction Type	Card Currency	VISA DIGITAL (CLASSIC)
Annual card service fee (AMD)	AMD	1,000
	USD	
	EUR	
	RUB	

	GBP	
Card validity period	AMD	4 years
	USD	
	EUR	
	RUB	
	GBP	
Statement delivery by email (AMD)	AMD	0
	USD	
	EUR	
	RUB	
	GBP	
Digital card cash withdrawal at ARARATBANK ATMs for Armenian citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month
	USD	
	EUR	
	RUB	0.5% for transactions totaling more than AMD 500,000 per calendar month
	GBP	
	AMD	

Digital card cash withdrawal at ARARATBANK ATMs for foreign citizens	USD	0% for transactions totaling up to AMD 500,000 per calendar month
	EUR	
	RUB	0.8% for transactions totaling more than AMD 500,000 per calendar month
	GBP	
Digital card cash withdrawal at ArCa cash withdrawal locations for RA citizens	AMD	1%
	USD	
	EUR	
	RUB	
	GBP	
Digital card cash withdrawal abroad	AMD	1.5%, min. AMD 1,500
	USD	
	EUR	
	RUB	

	GBP	
Cash withdrawal at ARARATBANK branch tellers without a digital card	AMD	1%
	USD	2%
	EUR	2%
	RUB	1%
	GBP	1%
Digital card cash withdrawal at ARARATBANK branch tellers** via POS for RA citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month 0.5% for transactions totaling more than AMD 500,000 per calendar month
	USD	1%
	EUR	1%
	RUB	1%
	GBP	1%
	AMD	

Digital card cash withdrawal at ARARATBANK branch tellers** via POS for foreign citizens		0% for transactions totaling up to AMD 500,000 per calendar month
		0.8% for transactions totaling more than AMD 500,000 per calendar month
	USD	1%
	EUR	1%
	RUB	1%
Annual interest rate on the positive card account balance	GBP	1%
	AMD	0%
	USD	
	EUR	
	RUB	
	GBP	
Maximum number of digital card cash withdrawal transactions per day	AMD	30
	USD	
	EUR	
	RUB	

	GBP	
Maximum number of digital card transactions per day	AMD	30
	USD	
	EUR	
	RUB	
	GBP	
Maximum digital card cash withdrawal amount per day	AMD	1,500,000
	USD	3,500
	EUR	3,000
	RUB	300,000
	GBP	2,500
Maximum amount per digital card transaction	AMD	1,500,000
	USD	3,500
	EUR	3,000
	RUB	300,000
	GBP	2,500
Maximum daily digital card transaction amount	AMD	3,000,000

	USD	7,000
	EUR	6,000
	RUB	600,000
	GBP	5,000
Card-to-card transfer fee*	AMD	0.3%
	USD	
	EUR	
	RUB	
	GBP	
Card blocking and Card Recovery Bulletin listing (effective the following Saturday for two weeks) (AMD)	AMD	15,000
	USD	
	EUR	
	RUB	
	GBP	
Card unblocking (AMD)	AMD	500
	USD	
	EUR	

	RUB	
	GBP	
Cash-In at ARARATBANK ATMs	AMD	0%
Cash-In at ArCa ATMs	AMD	0.8%
SMS notification for transactions (AMD)	AMD	15
	USD	
	EUR	
	RUB	
	GBP	
SMS notification for 3D Secure online transactions (AMD)	AMD	0
	USD	
	EUR	
	RUB	
	GBP	

Card transaction disputes following an acquirer's response (second presentment) and/or pre-arbitration disputes (AMD) ***	5,000
---	-------

* Transactions conducted through ATMs, terminals, or other online platforms of banks that are members of the “Armenian Card” system may also be subject to an acquiring bank fee, as determined by the respective bank.

Please note that transactions involving cards issued by banks other than ARARATBANK at ARARATBANK service locations, including its online platform, are subject to an acquiring bank fee of 0.5%, in addition to any fee charged by the card-issuing bank. The acquiring bank fee is charged at the time of the transaction and added to the transaction amount.

** Not applicable to amounts credited to card accounts of individuals (excluding sole proprietors) from credit facilities provided by ARARATBANK, interest accrued on term deposits and ARARATBANK bonds. Cash withdrawals from payment cards issued by other banks at ARARATBANK branch tellers via POS terminal are subject to a 3% fee, regardless of currency.

*** Additional fees set by the Visa international payment network may apply during the arbitration process.

Mastercard Digital Card Fees and Rates

Transaction Type	Card Currency	MASTERCARD DIGITAL FIRST
Annual card service fee (AMD)	AMD	1,000
	USD	
	EUR	

	RUB	
	GBP	
Card validity period	AMD	4 years
	USD	
	EUR	
	RUB	
	GBP	
Statement delivery by email (AMD)	AMD	0
	USD	
	EUR	
	RUB	
	GBP	
Digital card cash withdrawal at ARARATBANK ATMs for Armenian citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month 0.5% for transactions totaling more than AMD 500,000 per calendar month
	USD	
	EUR	
	RUB	
	GBP	
Digital card cash withdrawal at ARARATBANK ATMs for foreign citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month
	USD	

	EUR	0.8% for transactions totaling more than AMD 500,000 per calendar month
	RUB	
	GBP	
Digital card cash withdrawal at Arca cash withdrawal locations for RA citizens	AMD	1%
	USD	
	EUR	
	RUB	
	GBP	
Digital card cash withdrawal abroad	AMD	1.5%, min. AMD 1,500
	USD	
	EUR	
	RUB	
	GBP	
Cash withdrawal at ARARATBANK branch tellers without a digital card	AMD	1%
	USD	2%

	EUR	2%
	RUB	1%
	GBP	1%
Digital card cash withdrawal at ARARATBANK branch tellers** via POS for RA citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month 0.5% for transactions totaling more than AMD 500,000 per calendar month
	USD	1%
	EUR	1%
	RUB	1%
	GBP	1%
Digital card cash withdrawal at ARARATBANK branch tellers** via POS for foreign citizens	AMD	0% for transactions totaling up to AMD 500,000 per calendar month 0.8% for transactions totaling more than AMD 500,000 per calendar month
	USD	1%
	EUR	1%
	RUB	1%
	GBP	1%
	AMD	

Annual interest rate on the positive card account balance	USD	0%
	EUR	
	RUB	
	GBP	
Maximum number of digital card cash withdrawal transactions per day	AMD	30
	USD	
	EUR	
	RUB	
	GBP	
Maximum number of digital card transactions per day	AMD	30
	USD	
	EUR	
	RUB	
	GBP	
Maximum digital card cash withdrawal amount per day	AMD	1,500,000
	USD	3,500
	EUR	3,000
	RUB	300,000
	GBP	2,500

Maximum amount per digital card transaction	AMD	1,500,000
	USD	3,500
	EUR	3,000
	RUB	300,000
	GBP	2,500
Maximum daily digital card transaction amount	AMD	3,000,000
	USD	7,000
	EUR	6,000
	RUB	600,000
	GBP	5,000
Card-to-card transfer fee*	AMD	0.3%
	USD	
	EUR	
	RUB	
	GBP	
Card blocking and Card Recovery Bulletin listing (effective the following Saturday for two weeks) (AMD)	AMD	15,000
	USD	
	EUR	
	RUB	

	GBP	
Card unblocking (AMD)	AMD	500
	USD	
	EUR	
	RUB	
	GBP	
Cash-In at ARARATBANK ATMs	AMD	0%
Cash-In at Arca ATMs	AMD	0.8%
SMS notification for transactions (AMD)	AMD	15
	USD	
	EUR	
	RUB	
	GBP	
SMS notification for 3D Secure online transactions (AMD)	AMD	0
	USD	
	EUR	
	RUB	
	GBP	

Card transaction disputes following an acquirer's response (second presentment) and/or pre-arbitration disputes (AMD) ***	5,000
---	-------

* Transactions conducted through ATMs, terminals, or other online platforms of banks that are members of the “Armenian Card” system may also be subject to an acquiring bank fee, as determined by the respective bank.

Please note that transactions involving cards issued by banks other than ARARATBANK at ARARATBANK service locations, including its online platform, are subject to an acquiring bank fee of 0.5%, in addition to any fee charged by the card-issuing bank. The acquiring bank fee is charged at the time of the transaction and added to the transaction amount.

** Not applicable to amounts credited to card accounts of individuals (excluding sole proprietors) from credit facilities provided by ARARATBANK, interest accrued on term deposits and ARARATBANK bonds. Cash withdrawals from payment cards issued by other banks at ARARATBANK branch tellers via POS terminal are subject to a 3% fee, regardless of currency.

*** Additional fees set by the Mastercard international payment network may apply during the arbitration process.