

**Corporate MasterCard Business and Diners Club Super Premium international plastic card terms and conditions**

	<b>Card currency</b>	<b>Super Premium</b>
<b>Card issue</b>	<b>AMD</b>	Free of charge
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Annual service fee, fee per month (AMD)</b>	<b>AMD</b>	4000
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Required balance</b>	<b>AMD</b>	N/A
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Account statement</b>	<b>AMD</b>	Free of charge
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	

<b>Current account statement (AMD)</b>	<b>AMD</b>	Free of charge
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Issue of linked card</b>	<b>AMD</b>	Free of charge
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Annual service fee of linked card (AMD)</b>	<b>AMD</b>	5000
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Issue of a new card, in case of loss, damage of the card and PIN code</b>	<b>AMD</b>	3000
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Cash withdrawal from ATMs and POS terminals of ARARATBANK OJSC</b>	<b>AMD</b>	1.5%
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	

	<b>GBP</b>	
<b>Cash withdrawal from cash withdrawal points of ArCa system</b>	<b>AMD</b>	3%
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Cash withdrawal abroad, also from ATMs of HSBC Armenia, Areximbank, VTB located in Armenia</b>	<b>AMD</b>	3%
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Cash receipt from ARARATBANK cash-desk without a card</b>	<b>AMD</b>	3%
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Non-cash transactions</b>	<b>AMD</b>	Free of charge
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Annual interest accrued over the positive balance of card account</b>	<b>AMD</b>	3%
	<b>USD</b>	0%
	<b>EUR</b>	0%

	<b>RUB</b>	
	<b>GBP</b>	
<b>Card blocking</b>	<b>AMD</b>	Free of charge
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Card unblocking (AMD)</b>	<b>AMD</b>	1 500
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Number of daily cash withdrawal transactions</b>	<b>AMD</b>	10
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Total maximum amount of cash withdrawal transactions permissible within one day</b>	<b>AMD</b>	4 000 000
	<b>USD</b>	10 000
	<b>EUR</b>	7 000
	<b>RUB</b>	322 000
	<b>GBP</b>	6 000
<b>Total maximum amount of one transaction</b>	<b>AMD</b>	4 000 000
	<b>USD</b>	9 000

	<b>EUR</b>	4 000
	<b>RUB</b>	300 000
	<b>GBP</b>	5 000
<b>Total maximum amount of transactions permissible within one day</b>	<b>AMD</b>	8 000 000
	<b>USD</b>	40 000
	<b>EUR</b>	30 000
	<b>RUB</b>	700 000
	<b>GBP</b>	15 000
<b>Commission fee charged for card-to-card transfers</b>	<b>AMD</b>	1.5%
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>SMS messages on executed transactions (AMD)</b>	<b>AMD</b>	30.00
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Cash foreign currency crediting to the card account</b>	<b>AMD</b>	0%
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Fee for VIP access to airport lounges</b>	<b>AMD</b>	One access a year shall be free of

	<b>USD</b>	charge and every access thereafter shall cost USD 25, Lounge access at Vienna airport is free*
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	
<b>Concierge service fee</b>	<b>AMD</b>	Five phone calls a year shall be free of charge and every call thereafter shall cost AMD 3500
	<b>USD</b>	
	<b>EUR</b>	
	<b>RUB</b>	
	<b>GBP</b>	