

PRIVILEGES FOR PLATINUM GROUP MEMBERS OF ARARATTRANSFER CLUB

ARARATTRANSFER Platinum group members will be issued **Visa Infinite card** WITHOUT ANNUAL SERVICE FEE* charged for a two-year card validity period. Under Visa Infinite payment cards you will be offered the following services:

- **GLOBAL CUSTOMER ASSISTANCE SERVICE (GCAS):** cash withdrawal abroad in the emergency situations, quick replacement of a lost/damaged card with a new one abroad.
- **MEDICAL AND LEGAL REFERRAL:** Visa Infinite cardholders and their immediate family members are provided assistance services within 90 days starting the first day of travelling. Medical services (free to the cardholders and their family members) include telephone medical advice, medical service provider referral, monitoring of medical condition during and after hospitalization (medical services to a third party are chargeable). Chargeable medical services are also offered to cardholders. The International Assistance Center provides cardholders with legal referral and interpreter referral worldwide (the cardholder will have to pay any legal/interpreting fees).
- **PURCHASE INSURANCE:** Goods purchased by Visa Infinite plastic card are insured for 90 days starting the date of purchase. If the goods have other warranties, the present insurance will cover only the amounts not reimbursed under other warranties.
- **COMPLETE TRAVEL INSURANCE:** The service includes the insurance of hindrance on traveling, as well as return, lost luggage or amount, and inaction insurance.
- **WARRANTY EXTENSION:** This service is effective for the warranties issued for more than a year. It covers repair costs, costs of exchange of the goods of the same model at the same price, if repair costs exceed the value of the goods. If it is impossible either to repair or exchange the goods, the reimbursement of the value of the goods will be made.
- **ARARATBANK DISCOUNT NETWORK:** Cardholders will enjoy up to 50% discount at over 100 trade and service outlets. The Concierge Service at ARARATBANK is provided to Visa Infinite cardholders free of charge.

ARARATTRANSFER Platinum group members may benefit from the PRIVILEGES below:

- **PERSOANL MANAGER** service.
- **TELEPHONE BANKING** service which makes it possible to use fast remittance services over the telephone.
- Opening and processing of bank accounts **free of charge**.
- Small **SAFE DEPOSIT BOXES** will be provided **FREE OF CHARGE**, while low rate of **10%** will be applied for medium and large safe deposit boxes.
- Remittances via fast international remittance systems at **10%** discount.
- ARARATTRANSFER group members can apply for **LENDING**, the terms and conditions of which are available on the website section on **OVERDRAFT** to individuals.
- Possibility to take part in **QUARTERLY DRAWINGS**. *Cards will be issued without insurance fee.