

**PRIVILEGES FOR GOLD GROUP MEMBERS
OF ARARATTRANSFER CLUB**

Diners Club Super Premium WITHOUT ANNUAL SERVICE FEE* charged for a two-year card validity period will be issued to ARARATTRANSFER Gold group members. Under *Diners Club* payment cards you will be offered the following services:

- CONCIERGE SERVICE in any corner of the world.
- INSURANCE – travel insurance, fraud insurance.
- BONUS - cashback for an amount of 1-2% of the executed transaction.
- AIRPORT – priority status.

Insurance /maximum reimbursement amount EUR 30000/

- **Flight and baggage delay**/where the delay makes 4-12 hours, 75 euro will be reimbursed per hour/.
- **Insurance coverage area** - all over the world.
- **Loss of luggage** /EUR 1000/.
- **Travel failure** /EUR 3000/.
- Maximum reimbursement per incident /EUR 10000/.
- **Urgent medical care and evacuation** /EUR 30000/.
- **Hospital allowance** /EUR 50 per day/.
- **Replacement of documents** /EUR 1000/.
- **Death and disability** / EUR 30000/.
- **Non-reimbursable amount** /N/A/

ARARATTRANSFER GOLD group members may benefit from the PRIVILEGES below:

- **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**.