

PRIVILEGES FOR SILVER GROUP MEMBERS OF ARARATTRANSFER CLUB

ARARATTRANSFER SILVER 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**.