

Card Issuance and Service Fees

N	Card type	MC Standard	MC Gold	MC Business
	Card account currency	AMD/USD/EUR/RUB	AMD/USD/EUR/RUB	AMD/USD/EUR/RUB
1.	Card validity period	3 years	3 years	3 years
2.	Card issuance	Free	Free	Free
3.	Annual card service	AMD 5,000	AMD 15,000	AMD 15,000
4.	Additional card issuance	Free	Free	Free
5.	Annual fee for additional card	AMD 3,000	AMD 10,000	AMD 10,000
6.	Card or PIN code re-issuance (in case of card loss, damage, theft, PIN loss or its disclosure to third parties)	AMD 3,000	AMD 5,000	AMD 5,000
7. ¹	Cash withdrawal from Armswissbank ATM's	0.5%	0.5%	0,5%
8. ²	Cash withdrawal through POS terminals of Armswissbank	AMD - 0.5%, USD, EUR, RUB - 2%	AMD - 0.5%, USD, EUR, RUB - 2%	AMD - 0.5%, USD, EUR, RUB - 2%
9.	Cash withdrawal from the card account without presenting the card	Not allowed	Not allowed	Not allowed
10. ³	Cash withdrawal from Armswissbank ATM's (in case of credit cards and overdrafts)	0,9%	0,9%	0.9%
11. ⁴	Cash withdrawal through POS terminals of Armswissbank (in case of credit cards and overdrafts)	AMD - 0.9%, USD, EUR, RUB - 2%	AMD - 0.9%, USD, EUR, RUB - 2%	AMD - 0.9%, USD, EUR, RUB - 2%
12.	Transfers from card accounts to other accounts (in case of credit line and overdraft cards)	0,9%	0,9%	0,9%
13.	Cash withdrawal from other ARCA ATM's and cash POS's	0,7%	0,7%	1%
14.	Cash withdrawal from other ARCA ATM's and cash POS's (in case of credit line and overdraft cards)	1,%	1,%	1%
15.	Cash withdrawal from ATM's and cash POS's outside RA	1,5%, min AMD 2,000	1,5%, min AMD 2,000	1,5%, min AMD 2,000



16.	Cash deposit into Armswissbank card accounts via cash deposit machines of other ARCA member banks (Cash in)	0,7%	0,7%	1%
17.	Non-cash transactions in trade and service points	Free	Free	Free
18.	Maximum daily cash withdrawal limit	By agreement	By agreement	By agreement
19.	Daily limit for non-cash payments	3,000,000 AMD 6,000 USD 6,000 EUR 500,000 RUB	5,000,000 AMD 10,000 USD 10,000 EUR 800,000 RUB	5,000,000 AMD 10,000 USD 10,000 EUR 800,000 RUB
20.	Maximum number of cash withdrawal transactions per day	5	5	3
21.	Cash withdrawal operation limit (for 1 operation)	AMD 500,000	AMD 500,000	AMD 500,000
22.	Limit of transactions without entering PIN code	AMD 20,000	AMD 20,000	AMD 20,000
23.	Number of transactions without entering PIN code	5	5	5
24.	Card blocking	Free	Free	Free
25.	Card unblocking	AMD 1,000	AMD 1,000	AMD 1,000
26.	Card blocking and keeping the card in international STOPLIST (for 14 days)*	AMD 15,000	AMD 15,000	AMD 15,000
27.	Card to card transfer fees (via website, ATMs and Internet Banking/ Mobile-banking system)	0,3%	0,3%	0,3%
28.	Transfers via MoneySend system	1.5%, min AMD 1,000	1.5%, min AMD 1,000	1.5%, min AMD 1,000
	28.1. maximum limit for one transaction	AMD 250,000 USD 500 EUR 500 RUB 40,000	AMD 250,000 USD 500 EUR 500 RUB 40,000	AMD 250,000 USD 500 EUR 500 RUB 40,000
	28.2. Maximum daily number of transactions per customer	5	5	5
	28.3. Maximum daily amount of transactions per customer	AMD 1,000,000 USD 2,000 EUR 2,000 RUB 160,000	AMD 1,000,000 USD 2,000 EUR 2,000 RUB 160,000	AMD 1,000,000 USD 2,000 EUR 2,000 RUB 160,000
29.	Current account to card transfer fees	0,3%	0,3%	0,3%



30.	SMS notification (for any transaction)	30 AMD	30 AMD	30 AMD
31.	SMS notification for 3D Secure internet system transactions	AMD 30	AMD 30	AMD 30
32.	USSD Activation and service	AMD 30	AMD 30	AMD 30
33.	Providing account statement	Free	Free	Free
34.	Providing card within 1 banking day**	AMD 3,000	AMD 3,000	AMD 3,000
35.	Chargeback claim fee	Free	Free	Free
36.	Annual interest rate applied to card account balance	According to the annual interest rates, announced by the Bank on its web page for individuals and legal entity's demand deposits		
37.	Card delivery			
	a) Within Armenia	Free	Free	Free
	b) Other countries	According to the postal bill	According to the postal bill	According to the postal bill

¹⁻⁴For foreign currency effective since 01 July 2022

* Suspension of unauthorized card transactions worldwide

**For receiving card during one banking day the Client should apply up to 15:00