

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 (resident)	Free	Free	Free
3.	Card issuance (non-resident) ¹	AMD 100,000	AMD 150,000	-
4.	Annual card service (resident)	AMD 5,000	AMD 15,000	AMD 15,000
5.	Annual card service (non-resident)	AMD 10,000	AMD 20,000	-
6.	Additional card issuance	Free	Free	Free
7.	Annual fee for additional card	AMD 3,000	AMD 10,000	AMD 10,000
8.	Annual fee for additional card(non-resident)	AMD 8,000	AMD 15,000	-
9.	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
10.	Cash withdrawal from Armswissbank ATM's	0.5%	0.5%	0,5%
11.	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%
12.	Cash withdrawal from the card account without presenting the card	Not allowed	Not allowed	Not allowed
13.	Cash withdrawal from Armswissbank ATM's (in case of credit cards and overdrafts)	0,9%	0,9%	0.9%
14.	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%
15.	Transfers from card accounts to other accounts (in case of credit line and overdraft cards)	0,9%	0,9%	0,9%
16.	Cash withdrawal from other ARCA ATM's and cash POS's	0,7%	0,7%	1%
17.	Cash withdrawal from other ARCA ATM's and cash POS's (in case of	1%	1%	1%



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	credit line and overdraft cards)			
18.	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
19.	Cash deposit into Armswissbank card accounts via cash deposit machines of other ARCA member banks (Cash in)	0,7%	0,7%	1%
20.	Non-cash transactions in trade and service points	Free	Free	Free
21.	Maximum daily cash withdrawal limit	By agreement	By agreement	By agreement
22.	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
23.	Maximum number of cash withdrawal transactions per day	5	5	3
24.	Cash withdrawal operation limit (for 1 operation)	AMD 500,000	AMD 500,000	AMD 500,000
25.	Limit of transactions without entering PIN code	AMD 20,000	AMD 20,000	AMD 20,000
26.	Number of transactions without entering PIN code	5	5	5
27.	Card blocking	Free	Free	Free
28.	Card unblocking	AMD 1,000	AMD 1,000	AMD 1,000
29.	Card blocking and keeping the card in international STOPLIST (for 14 days) ²	AMD 15,000	AMD 15,000	AMD 15,000
30.	Card to card transfer fees (via website, ATMs and Internet Banking/ Mobile-banking system)	0,3%	0,3%	0,3%
31.	Transfers via MoneySend system	1.5%, min AMD 1,000	1.5%, min AMD 1,000	1.5%, min AMD 1,000
	31.1. 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
	31.2. Maximum daily number of transactions per customer	5	5	5
	31.3. Maximum daily amount of transactions per customer	AMD 1,000,000 USD 2,000 EUR 2,000	AMD 1,000,000 USD 2,000 EUR 2,000	AMD 1,000,000 USD 2,000 EUR 2,000



		RUB 160,000	RUB 160,000	RUB 160,000
32.	Current account to card transfer fees	0,3%	0,3%	0,3%
33.	SMS notification (for any transaction)	30 AMD	30 AMD	30 AMD
34.	SMS notification for 3D Secure internet system transactions	AMD 30	AMD 30	AMD 30
35.	USSD Activation and service	AMD 30	AMD 30	AMD 30
36.	Providing account statement	Free	Free	Free
37.	Providing card within 1 banking day ³	AMD 3,000	AMD 3,000	AMD 3,000
38.	Chargeback claim fee	Free	Free	Free
39.	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		
40.	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

¹Non-residents are being provided AMD cards. In case of placing a term deposit under the conditions set by the bank, the card issuance fee is AMD 10,000 (for MC Standard) and AMD 15,000 (for MC GOLD) respectively.

²To receive the card within one banking day, you should apply before 15:00

³Suspension of non-authentication card transactions worldwide

- The minimum term of the deposit should be 368 days, by the other conditions set by the Bank,
- In case of premature termination of the deposit, the customer must pay the difference between the tariff set by point 3 and the charged tariff (90,000 AMD for Standard and 140,000 AMD for Gold cards).