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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	Cash withdrawal from Armswissbank ATMs	0%	0%	0,4%
8	Cash withdrawal from other ARCA ATMs	0,7%	0,7%	1%
9	Cash withdrawal from ATMs outside RA, as well as from VTB Bank Armenia ATMs	1,5%, min AMD 2,000	1,5%, min AMD 2,000	1,5%, min AMD 2,000
10	Cash deposit into Armswissbank card accounts via cash deposit machines of other ARCA member banks (Cash in)	0,7%	0,7%	1%
11	Non-cash transactions in trade and service points	Free	Free	Free
12	Maximum daily cash withdrawal limit	By agreement	By agreement	By agreement
13	Maximum number of cash withdrawal transactions per day	5	5	3
14	Cash withdrawal operation limit (for 1 operation)	AMD 500,000	AMD 500,000	AMD 500,000
15	Card blocking	Free	Free	Free
16	Card unblocking	AMD 1,000	AMD 1,000	AMD 1,000
17	Card blocking and keeping the card in international STOPLIST (for 14 days) ¹	AMD 15,000	AMD 15,000	AMD 15,000
18	Card to card transfer fees (via website and ATMs)	0,3%	0,3%	0,3%
19	SMS notification (for any transaction)	Up to AMD 50,000 –	Up to AMD 50,000 –	Up to AMD 50,000 –

¹ Suspension of unauthorized card transactions worldwide

		30 AMD 50,000 AMD and more - free of charge	30 AMD 50,000 AMD and more - free of charge	30 AMD 50,000 AMD and more - free of charge
20	SMS notification for 3D Secure internet system transactions	AMD 30	AMD 30	AMD 30
21	USSD Activation and service	AMD 30	AMD 30	AMD 30
22	Providing account statement	Free	Free	Free
23	Providing card within 1 banking day ²	AMD 3,000	AMD 3,000	AMD 3,000
24	Chargeback claim fee	Free	Free	Free
25	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		
26	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

² For receiving card during one banking day the Client should apply up to 15:00