

**ANNUAL INTEREST RATES FOR CORPORATE CLIENTS
“REPLENISHABLE” TERM DEPOSIT**

Effective since 01.06.2023

Currency	Entry Amount	Interest Payment	Term				
			1-32 days	33-92 days	93-182 days	183-367 days	368-548 days
AMD	5,000,000	At maturity	7.00%	7.25%	8.25%	8.75%	9.25%
		Monthly	7.00%	7.25%	8.25%	8.75%	9.25%
USD	10,000	At maturity	0.50%	1.50%	2.25%	2.50%	3.25%
		Monthly	0.50%	1.50%	2.25%	2.50%	3.00%
EUR	50,000	At maturity	0.25%	0.25%	0.50%	0.75%	1.50%
		Monthly	0.25%	0.25%	0.50%	0.50%	1.00%

1. If the deposit amount is equal to 30.0 mln. AMD (or equivalent other currency) or more, the interest rates are determined on a contractual basis.
2. The client has the right to amend the deposit amount up to 2/3 of the deposit validity period, and each replenishment cannot be less than 1 million AMD or equivalent foreign currency. The deposit amount cannot be increased exceed twice the initial Deposit amount.
3. Upon approval of Bank Client may terminate the Deposit before the maturity date fixed by the Deposit agreement. In that case, Bank ensures partial /up to 50 (fifty) percent of the initial amount of the Deposit/ return of the Deposit amount and the accrued interest without recalculation, based on the instruction given by the Depositor.

The Bank is also liable to recalculate and debit the difference between already accrued interest amount for the surplus of Deposit and the amount calculated by the rate for “On-demand” type of deposits for the same Surplus amount. The deposit rates are set by the Bank and published on the website of the Bank.

4. Other terms and conditions are regulated by a contract or an additional agreement.
5. The client has the right to receive loans secured by pledged deposit according to the terms defined by the Bank. If the client presents the application for receiving loan until 12 o'clock of the banking day, the loan is provided on the same day till the end of the operation day. If the client presents the application for receiving loan after 12 o'clock of the banking day, the loan is provided during the next banking day.

ANNUAL INTEREST RATES FOR CORPORATE CLIENTS DEMAND DEPOSITS

Effective since 01.06.2023

CURRENCY					
AMD	USD	EUR	RUB	CHF	GBP
6.25%	0.70%	0.45%	1.00%	-2.00%	0.00%

Interest is calculated on the amount if the average daily balance per month of the applicable currency exceeds AMD 500,000.00, USD 2,000.00, EUR 2,000 and RUB 150,000. Interest is paid on the first banking day of the month following the calculation. For nonresidents 10.00% profit tax is deducted from the payable interest amount according to the Tax Legislation of the Republic of Armenia.

ARMSWISSBANK CJSC

Address: 10 V. Sargsyan str., Yerevan 0010, Armenia

Tel: +374 60 757 000

Fax: +374 10 540 675

E-mail: info@armswissbank.am