

ANNUAL INTEREST RATES FOR CORPORATE CLIENTS
“VARIABLE” TERM DEPOSIT

Effective since 21.12.2021

Currency	Entry Amount	Interest Payment	Term					
			1-32 days	33-92 days	93-182 days	183-367 days	368-732 days	733-1095 days
AMD	5,000,000	At maturity	4.75%	5.25%	5.75%	6.00%	6.50%	7.25%
		Monthly	4.75%	5.25%	5.75%	6.00%	6.50%	7.25%
USD	10,000	At maturity	0.00%	1.00%	1.75%	2.00%	2.75%	3.00%
		Monthly	0.00%	1.00%	1.75%	2.00%	2.50%	2.75%
EUR	50,000	At maturity	0.00%	0.00%	0.00%	0.25%	1.00%	1.50%
		Monthly	0.00%	0.00%	0.00%	0.00%	0.50%	1.00%
GBP	100,000	At maturity	0.00%	0.00%	0.00%	0.10%	0.50%	1.00%
		Monthly	0.00%	0.00%	0.00%	0.10%	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 a right to add or impair the deposit amount throughout the duration of the deposit contract. In case of the deposit increase, the total amount of the deposit may not exceed the deposit initial amount.
3. The Client has the right to withdraw the amount of deposit before the maturity of the deposit agreement. In this case the Bank performs the recalculation of the interest. The Bank charges from deposit amount already paid interest and pays interest in accordance with the rates which are approved and placed on the [Bank's](#) website in the Deposit currency, interest accrued in accordance with the annual interest rate approved by the Bank for the on-demand type of deposit.
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 01.01.2022

CURRENCY					
AMD	USD	EUR	RUB	CHF	GBP
5.00%	0.50%	0.25%	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 , 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.

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