



PAYMENT GUIDELINES

DOMESTIC PAYMENTS

To make payments in AMD an appropriate payment order approved by the Bank is needed to be presented. A proper payment order must contain beneficiary's name, account number, the name of the beneficiary's bank. The account number of beneficiary must consist of maximum of 16 figures, the first five of which are the bank or branch code assigned by the Central Bank of Armenia.

CROSS-BORDER PAYMENTS

In order to realize aoroad transfers fast and profitable must be executed the following information:

- Stake holder's (receiver's) name/denomination and address;
- Stake holder's account number or international bank account number (IBAN);
- Stake holder's bank nomination, address, as well as SWIFT code if possible;
- Transfer amount, foreign exchange and objective;
- Transfer's name/nomination.

In order to receive transfers from abroad, you should provide the following details to transfer:

- Your name/nomination, account number at ARMSWISSBANK, which is exactly presented in account statement,
- ARMSWISSBANK CJSC's nomination, address, as well as If it is preferable SWIFT code ARSJAM22.

It is preferable to provide the mediator bank's details to the transfer, which is the correspondent with ARMSWISSBANK. You can be informed about the latter's details from your personal manager or from ARMSWISSBANK correspondent bank.

BROKERAGE

The expenses between You and stake holder can be allocated as follows:

- If you need, that the stake holder received the hole amount and no brokerage be levied, so you must choose OUR version in the brokerage payment order. In this case from your account should be levied all the types of expiry amount.
- You pay only ARMSWISSBANK's brokerage, and stake holder pay either his or other mediator-banks expenses, which will be levied at once from the brokerage payment.