

**“ACBA-CREDIT AGRICOLE BANK” CJSC OPERATIONAL TARIFFS
(ACCOUNT AND CASH OPERATIONS)**

Valid from 27 October, 2018

1. This document shall establish the fees and commissions (hereinafter referred to as tariffs) charged by “ACBA-CREDIT AGRICOLE BANK” Closed Joint Stock Company (hereinafter referred to as “Bank”) for opening, maintaining, and closing of accounts, making transfers, cash disbursement, accessing services via “ACBA ON-LINE” system, providing chequebooks and traveller’s cheques, safety deposit box services, as well as trade of securities and custody operations and other financial services offered to the clients in line with their needs.

2. These tariffs are set on the basis of existing service principles of international banking practice.

3. The Bank reserves a right to amend the tariffs set herein unilaterally upon in advance notice on the Bank website and/or through other public sources, through announcements in a visible area within the bank premises, as well as by informing the clients by means defined by corresponding contracts.

4. By signing the Bank account contract or any other document designed for a specific service, the client accepts the tariffs, as well as set of terms and conditions established by the Bank for the given service.

5. The terms and conditions for services, operations and transactions, not directly stipulated by these tariffs, however rendered by the bank, shall be governed by a contract entered between the Bank and the client and/or internal legal acts of the Bank.

6. In specific cases, on the basis of client cash flow, account balances, credit and/or deposit history in the bank, business reputation, length of cooperation with the bank special tariffs (non-standard) may be offered.

7. Commissions for the rendered services stated in this document may be charged by the bank unilaterally (without acceptance) from the client bank account, unless otherwise stipulated by the contract entered with the client.

8. The Bank does not carry responsibility for the delays, errors and damages occurred as a result of force-majeure (natural disasters, acts of state bodies, strikes, political disorders, blockades, suspension of telecommunication means, other emergency circumstances).

ACCESSING SERVICES VIA "ACBA ON-LINE" SYSTEM	
37. For legal entities and private entrepreneurs	
- Client accounts service via "ACBA ON-LINE" system and/or "ACBA Mobile" application with the viewer right and transaction right	Free of charge
- Provide 2 tokens (security device) or 2 mobile banking (application)	free of charge
- Provide an additional token (security device) or mobile banking (application)	Each- 1,000 AMD (including VAT)
38. For individuals	
- Client accounts service via "ACBA ON-LINE" system and/or "ACBA Mobile" application with the viewer right and transaction right	Free of charge
- Provision of 1 token (security device) or 1 mobile banking (software)	free of charge
- Provision of additional token (security device) or mobile banking (software)	1,000 AMD (including VAT)
39. Transfers via "ACBA ON-LINE" system and/or "ACBA Mobile" application ¹	
39.1. Transfers within the Bank, regardless of the currency	Free of charge
39.2. Transfers in the territory of RA via Bank_Mail system	
- AMD* <i>*The above mentioned service is provided free of charge for the budgetary institutions</i>	100 AMD, but not more than 2,000 AMD per day and not more than 5,000 AMD per month
- Fast transfers in AMD	1,100 AMD
- USD, EUR	3,000 AMD
40. Utility payments, including payment orders on regular basis	Free of charge
41. Reopening of accounts via "ACBA ON-LINE" system	free of charge
42. The interest rate for deposits placed via "ACBA ON-LINE" shall be higher by 0.1 %.	
43. Replacement of token (security device) in cases of damage or loss, with mobile banking (software) or "ACBA Mobile" application	free of charge
44. Replacement of mobile banking (software) with another mobile banking (software)	free of charge
45. Replacement of ACBA Mobile application or mobile banking (software) with token (security device)	5,000 AMD (including VAT)
46. Provision of a new token (security device) in case of damage of the token (security device)	free of charge
47. Provision of additional token (security device) in case of token (security device) loss	5,000 AMD (including VAT)

¹ In case of transfers made from card accounts applies the tariffs of cash withdrawal of the respective card