

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

Effective as of February 20, 2015

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, 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	
48. For legal entities and private entrepreneurs	
- Service client accounts via "ACBA ON-LINE" system ¹	Monthly commission 3,000 AMD/monthly
- Service client accounts via "ACBA ON-LINE" system with a viewer permit	Monthly commission 1,500 AMD/monthly
- Provide 2 tokens (security device)	free of charge
- Provide an additional token (security device)	Each- 1,000 AMD (including VAT)
- Provide an additional token (security device) if the old one was lost	5,000 AMD (including VAT)
- Provide a new token (security device) if the old one was damaged	free of charge
The service is automatically suspended if the negative balance of the service commission reaches 9,000 AMD.	
47. For individuals	
- Service client accounts via "ACBA ON-LINE" system	commission 3,000 AMD/single
- Service client accounts via "ACBA ON-LINE" system with a viewer permit	commission 2,500 AMD/single
ACBA ON-LINE transactions with the right to transfer from the right ACBA ON-LINE monitoring system	free of charge
Monitoring the right to ACBA ON-LINE transfer transactions law ACBA ON-LINE system	commission 5,000 AMD/single
Provide 1 token (security device)	free of charge
- Provide an additional token (security device) if the old one was lost	5,000 AMD (including VAT)
- Provide a new token (security device) if the old one was damaged	free of charge
The service is automatically suspended if the negative balance of service commission reaches 3,000 AMD.	
48. Transfers within Armenia via "ACBA ON-LINE" system (implemented via Bank Mail system)	
- AMD	free of charge
- USD, EUR	3,000 AMD
49. Reopening of accounts via "ACBA ON-LINE" system	
50. The interest rate for deposits placed via "ACBA ON-LINE" shall be higher by 0.1 %.	

¹ For the POS founders and directors, having cooperation agreements with the Bank for the service of POS-terminals and online payments - 1 500 AMD monthly.