

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

Effective as of January 12,2015

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 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).

TRAVELLER CHEQUE TRANSACTIONS (AMERICAN EXPRESS)					
51. Payment of foreign currency in cash for American Express Travellers cheques in EUR ¹					3000 AMD for each cheque
SAFETY DEPOSIT BOXES²					
52. The following fees (AMD, including VAT) must apply to safety deposit boxes:					
Term	Sizes of safety deposit boxes (height, width, depth)				
	50x220x335 (mm)	115x220x335 (mm)	140x410x480 (mm)		
14 days	5000	7000	9000		
1 month	7000	10000	12000		
3 month	12000	18000	22000		
6 month	20000	28000	32000		
1 year	30000	35000	45000		
Term	Sizes of safety deposit boxes (height, width, depth)for Armenia Branche				
	50x300x400 (mm)	75x300x400 (mm)	125x300x400 (mm)	175x300x400 (mm)	300x300x400 (mm)
14 days	7000	9000	11000	13000	15000
1 month	14000	18000	21000	25000	30000
3 month	20000	25000	30000	35000	40000
6 month	32000	38000	45000	50000	55000
1 year	45000	50000	60000	70000	80000
53. Bank responsibility size					1 000 000 AMD
54. If the safety deposit box is not vacated as of the next business day of the expiration of the contract, penalty for each day of delay shall apply.					500 AMD
55. The client must be charged a one-time payment for the whole period at the time concluding the contract.					
56. In case of premature termination of the contract the fee paid by the client cannot be refunded.					
OTHER SERVICES (RELATED TO THE FINANCIAL OPERATIONS OF CLIENTS)					
57. Fax abroad, 1 page`					3,000 AMD (including VAT)
58. Delivery by mail					
- DHL (up to 150 gram)					60,000 AMD ((including VAT)
- regular post (up to 150 gram)					1,000 AMD (including VAT)
59. Provision of confirmation of transfer to the client at the latter's request.					5,000 AMD (including VAT)
60. Custody of valuables and documents					negotiable

¹ The Bank accepts only bank cheques in EUR, both from account holder clients and non-account holder clients.

² This service is offered to the individuals and legal entities and individual entrepreneurs in "Armenia", "Nor Nork", "Shirak" branches of the Bank.