

**“ACBA-CREDIT AGRICOLE BANK” CJSC OPERATIONAL TARIFFS
(PENSIONER)**

Effective since June 17th of 2013

| N | Service | Maximum tariff |
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| 1. | Opening and service of current (card) account | free of charge |
| 2. | Card issuance and provision | free of charge |
| 3. | Cash disbursement from current (card) account (in ACBA Credit-Agricole Bank service centre) | free of charge |
| 4. | Cash disbursement from card account (in the service centres of other banks operating in the Republic of Armenia) | 0.5% |
| 5. | Card blocking and deblocking (upon cardholder request) | free of charge |
| 6. | In case of card return confiscated by ATM machine (in ACBA-CREDIT AGRICOLE BANK and other banks service centre) | free of charge |
| 7. | Card reissuance (in case the card is lost or the cardholder forgot the PIN code) | In case this occurs first, the service is rendered free of charge, and in further cases against 700 AMD |
| 8. | Provision of monthly statement on card transactions | Free of charge |
| 9. | Cash free payments | free of charge |
| 10. | Annual interest rate accrued against card account balance | 3% |
| 11. | Annual interest rate accrued against overdraft on card account | 18% |
| 12. | Timeframe upon which the amounts paid to the account become available/can be disbursed. | Maximum on the next business day |
| 13. | Cash payment of funeral allowance and pensioner retirement pension not received because of death (without accessing Beneficiary current or card account) | Free of charge |
| 14. | Cash payment of funeral allowance and pensioner retirement pension not received because of death after payment of the amount to the current or card account stated by the Beneficiary. | According to Bank current commission for cash disbursement |