

**“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, servicing 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 financial activities.

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

3. The Bank reserves the right to amend the tariffs set herein unilaterally upon in advance notice on the Bank website and/or through other public sources, through announcements posted in a visible area for clients within the bank premises, as well as by informing the clients by the procedure established by the relevant 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 with the Bank, business reputation, duration 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 signed 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).

ACCOUNT AND CASH OPERATIONS	
32. Cash depositing	
- AMD	free of charge
- USD	free of charge
- euro	free of charge
- Russian roubles - in case of depositing to the account	- 0-1% (the size of commission is established by the order of the Chief Executive Director of the Bank and may be changed based on the market situation and the Bank's policy) - free of charge
- without opening an account in case of transfers with specific systems - without opening an account in case of depositing the received amounts in Russian roubles with specific systems - in case of term deposits	- free of charge - free of charge, if the deposit has not been terminated upon the client's request earlier than one month, otherwise the deposit commission effective in the Bank at the moment of deposit shall be charged
Coin depositing during one transaction	
From each nominal coin until 100 pieces (inclusive)	free of charge
From each nominal coin from 101 pieces and more:	
-for customers holding an account with the Bank	2% (VAT included)
- for customers not holding an account with the Bank	3%, minimum 1,000 AMD (VAT included)
33. Cash disbursement from amount deposited to account in cash¹	free of charge
34. Without opening an account cash provision received via intrabank transfers	
- AMD	0.2%, minimum 200 AMD
- foreign currency	0.3%, minimum 1,000 AMD
35. Cash disbursement from non-cash depositing²	
- AMD	0.3%, minimum 200 AMD
- foreign currency	0.5%, minimum 1,000 AMD
36. transfers from current account of private entrepreneur customer	
36.1. From depositing to current account of private entrepreneur customer, transfer of money to the card account of the card, opened on the customer's behalf, as an individual, giving an opportunity for free disbursement	
- AMD	0.3%, minimum 200 AMD
- foreign currency	0.5%, minimum 1,000 AMD
36.2. From depositing to current account of private entrepreneur customer, transfer of money to the current account, opened on the customer's behalf, as an individual, and then transfer of money to the card account of the customer's or other individual's card giving an opportunity for free disbursement	
- AMD	0.3%, minimum 200 AMD
- foreign currency	0.5%, minimum 1,000 AMD
37. Minimum term for submission of the request for cash disbursement:	
- for withdrawal of up to 6 mln (inclusive) AMD or an equal amount in foreign currency from the Bank during the same operational day	0 day
- for withdrawal of more than 6 mln up to 100 mln (inclusive) AMD or an equal amount in foreign currency from the Bank during the same operational day	1 day
- for withdrawal of more than 100 mln AMD or an equal amount in foreign currency from the Bank during the same operational day	2 days
The Bank may also provide cash also with divergence from the schedule or without a advance notice	
- for disbursement one day before the specified schedule, by collecting 0.5% of the amount exceeding 6 mln AMD (equal amount in foreign currency),	
- for disbursement two days before the specified schedule, by collecting 0.5% of the amount from 6 mln AMD to 100 mln AMD (equal amount in foreign currency), and 0.6% of the amount, exceeding 100 mln AMD (equal amount in foreign currency). ³	

¹ This tariff refers to the cash disbursement of deposited cash (including term deposit) in branches, as well as in other branches of the Bank.

² This tariff is specified to be 0% for the customers, having cooperation agreements with the Bank on advance sale and service of POS-terminals and online payments, during cash disbursement of up to 2,500,000 AMD or 5,000 USD (inclusive), during cash disbursement of salaries of the Bank' employees, during mortgage loan for the purchase of real estate, conversion of non-cash deposited amount and cash disbursement after that, during cash disbursement of term deposits, formed from non-cash depositing (replenished) and not terminated not earlier than at least one month, as well as for the accounts, which are opened and/or used by the customer to receive pension, in case of cash disbursement in the amount of the pension.

At the cash disbursement during the use of credit lines, no commission fee, specified by tariffs, shall be collected.

³ This tariff shall not be applied in cases of term deposits (including terminated before the term), loan disbursement, as well as foreign exchange.

38. Acceptance or change of USD, issued before 1995 (inclusive)	3% (VAT inclusive)
39. Acceptance or change of torn or damaged banknotes	
- AMD	free of charge
- foreign currency ⁴	3% (VAT inclusive)
40. Provision of cheque books ⁵	
- to citizens	2,000 AMD (VAT inclusive)
- to legal entities and private entrepreneurs	5,000 AMD (VAT inclusive)
41. Payment of cash in case of cheque book absence	
- to citizens	free of charge
- to legal entities and private entrepreneurs	2,000 AMD
42. FX trade:	
- up to 25,000 USD, 20,000 euro 200,000 RUB:	By exchange rates, quoted by the Bank for sale/purchase
- more than 25,000 USD, 20,000 euro, 200,000 RUB, as well as other currencies	negotiable
43. Change (correction) of requisites of utility bills, as well as interbranch transfers without opening of account	1,000 AMD (VAT inclusive)

⁴ This tariff shall not be applied to the Bank's customers.

⁵ The commission fee for provision of cheque books shall be collected at the moment of submission of the request.