

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

Effective as of July 10, 2014

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).

SECURITIES AND CUSTODY OPERATIONS	
41. Trade of RA public bonds at the instruction and expense of the client	
- in the secondary market	negotiable
42. Termination, waiver of the executed request	3%
Opening and closing of securities account (depo)	Free of charge
Service of depo accounts (custody fee)	Free of charge
Fulfilment of depo request	Free of charge
Provision of depo account statements and other forms	Free of charge