

**“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).

TRANSFERS	
13. Transfers upon the request of the client in case of having an account with the Bank	
- In AMD**	AMD 100 per each request, but not more than 1,000 AMD during the same business day for the same client, AMD 1,000 for registry transfers
<i>**The above mentioned service is provided free of charge for the budgetary institutions</i>	
- Urgent transfers in AMD	AMD 1,100 per each request
- in USD	
Method: BEN (commission fee of the correspondent bank is charged from the transferred amount)	0.1%, minimum AMD 3,000, maximum AMD 50,000
Method: OUR*** ("ACBA-CREDIT AGRICOLE BANK" CJSC correspondent bank's commission fee is paid by "ACBA-CREDIT AGRICOLE BANK" CJSC and possible expenses of intermediary bank(s) involved for the execution of transfer will be charged from the transferred amount). ***in addition to the mentioned commission fee, the clients wishing to avoid charges from the transferred amount will be charged an additional fee of AMD 8,000 per each transfer (by the method OUROUR). When making transfers to the beneficiaries of the banks in the USA via OUROUR method, it is mandatory to provide the recipient bank's ACH (Automated Clearing House) code.	
If within three months prior to transfer date the volume of outward USD transfer was:	
- up to USD 50,000 (inclusive)	0.15%, minimum AMD 7,000, maximum AMD 50,000
- from USD 50,000 to 200,000 (inclusive)	0.125%, minimum AMD 6,000, maximum AMD 45,000
- more than USD 200,000	0.115%, minimum AMD 5,000, maximum AMD 40,000
- in euros	
Method: BEN (correspondent bank's commission fee is charged from the transferred amount)	0.1%, minimum AMD 6,000, maximum AMD 60,000
Method: OUR (correspondent bank's commission fee is covered by "ACBA-CREDIT AGRICOLE BANK" CJSC)	
- Up to 2,000 euros (inclusive)	7000 AMD
- From 2000 to 12,500 euros (inclusive)	0.15%, minimum 9,000 AMD
- More than 12,500 Euros	0.15%, minimum 13,000 AMD, maximum 60,000 AMD
to Turkey, Romania and Bulgaria	0.15%, minimum 15,000 AMD, maximum 60,000 AMD
- in Russian roubles, Georgian lari (made only by OUR method)	0.1%, minimum 5,000 AMD, maximum 30,000 AMD
- "Urgent" transfers* In case of transfers in USD/euro In case of transfers in RUB * The condition of "Urgent" transfer is applicable in case of transfers below 500 000 USD /Euro and 10 million RUB. The commission is charged in addition to tariffs for transfers effective in the Bank.	7,000 AMD 3 000 AMD
- In other free foreign currency	
Method: BEN (correspondent bank's commission fee is charged from the transferred amount)	0.1%, minimum AMD 6,000, maximum AMD 60,000
Method: OUR (correspondent bank's commission fee is covered by "ACBA-CREDIT AGRICOLE BANK" CJSC)	0.15%, minimum AMD 15,000, maximum AMD 60,000
The minimum term for advance submission of a request for transfer by the customer	

- from 100 mln AMD or equivalent foreign currency to 300 mln AMD or equivalent foreign currency	1 day
- more than 300 mln AMD or equivalent foreign currency	2 days
14. Foreign currency transfers within the territory of the Republic of Armenia through Bank_Mail system (in US dollars, euros)	3,000 AMD
15. Interbank transfers without opening an account	
- in AMD	
Below 100,000 AMD (inclusive)	200 AMD
From 100,000 to 1,000,000 AMD (inclusive)	500 AMD
Above 1,000,000 AMD	1000 AMD
- urgent transfers in AMD	
Below 100,000 AMD (inclusive)	1,200 AMD
From 100,000 to 1,000,000 AMD (inclusive)	1,500 AMD
Above 1,000,000 AMD	2,000 AMD
- in foreign currency (SWIFT, Bank_Mail systems allow to transfer only an amount equivalent to up to 3,000 USD (inclusive))	by the Tariffs defined by Clause 13
16. Interbank transfers without opening an account and through an account	Free of charge
17. Transfers in USD, euros and Russian roubles through "Anelik" money transfer system without opening an account Commissions are charged in accordance with the tariffs defined by "Anelik" money transfer system.	
18. Private transfers for individuals without opening an account: - from Russia to Armenia and vice versa - from Ukraine to Armenia and vice versa	1% 1.5%
19. Transfers in USD, euros and Russian roubles through "AVERS" money transfer system without opening an account Commissions are charged in accordance with the tariffs defined by "AVERS" money transfer system.**	
20. Transfers in USD, euros and Russian roubles through "Intel Express" money transfer system without opening an account Commissions are charged in accordance with the tariffs defined by "Intel Express" money transfer system.**	
21. Transfers in USD through "XPRESS MONEY" money transfer system without opening an account Commissions are charged in accordance with the tariffs defined by "XPRESS MONEY" money transfer system**	
22. Transfers in USD through "MoneyGram" money transfer system without opening an account Commissions are charged in accordance with the tariffs defined by "MoneyGram" money transfer system**	
23. Transfers in USD through "RIA Money Transfer" money transfer system without opening an account Commissions are charged in accordance with the tariffs defined by "RIA Money Transfer" money transfer system**	
24. Transfers in USD, euros and Russian roubles through "Unistream" money transfer system without opening an account Commissions are charged in accordance with the tariffs defined by "Unistream" money transfer system.**	
25. Transfers via "TANDEM TRANSFER" system in AMD, USD, euro, Russian roubles without opening an account Commissions are charged in accordance with the tariffs defined by "TANDEM TRANSFER" money transfer system**	
26. Transfers via "CONVERSE TRANSFER" system in AMD, USD, euro, Russian roubles without opening an account Commissions are charged in accordance with the tariffs defined by "CONVERSE TRANSFER" money transfer system**	
27. Transfers via "Sigue Money Transfer" system in AMD, USD, euro, Russian roubles without opening an account Commissions are charged in accordance with the tariffs defined by "Sigue Money Transfer" money transfer system**	
28. Money transfer through telephone banking service	free of charge
29. Amendment in the performed interbank transfer terms, cancellation upon the written request of the client	
- in AMD, USD, euros in the territory of RA	AMD 2,000
- in Russian roubles, Georgian lari via SWIFT system (except for the transfers provided under clauses 17, 18, 19, 20, 21, 22, 23, 24, 25,26,27)	AMD 10,000
- in other foreign currency via SWIFT system (except for the transfers provided under clauses 17, 18, 19, 20, 21, 22, 23, 24, 25,26,27)	AMD 25,000
- in foreign currency transfers provided under clauses 17, 18, 19, 20, 21, 22, 23, 24, 25,26,27	free of charge

**Commissions are charged in AMD at the selling exchange rate defined by the Bank for that day.

* For the clients having documented income in the RA and using Phone Banking Service, who have received at least 5 transfers (placements) during the last 5 months (the average monthly amount of money transfers during the last 5 months exceeds 60,000 AMD) the credit, gold pledge secured and consumption as well as other loans are provided at the Bank at an interest rate lower than the one established at the Bank at 2% (except for the loans completely secured by monetary funds and the advance payment loans provided at an interest rate of 0%).

- in foreign currency transfers provided under Clause 18	AMD 5,000
30. Amendment in the performed interbank transfer terms, cancellation upon the written request of the client	free of charge
31. provision of copy of SWIFT message	1,000 AMD (VAT included)
32. sending account statement via SWIFT system	500 AMD per each statement (VAT included)
33. Return of non-clarified amounts received in foreign currency from correspondent banks	
- Russian roubles	Free of charge
- Other currency	2%, maximum 5000 AMD