



The Management Board decision N 01/054-340 L dated 27.07.2023

Account No.	Mastercard World Elite – Non Resident	AMD	USD	EUR
1. Main Commissions *				
1.1	Card issuance (release) ¹	AMD 50,000		
1.2	Attached card issuance (release) ¹	AMD 35,000		
1.3	Card servicing fee (monthly)	AMD 10,000	AMD 10,000	AMD 10,000
1.4	Attached card servicing fee (monthly)	AMD 8,000	AMD 8,000	AMD 8,000
1.5	Withdrawal transaction fees			
1.5.1	– via ATMs of the Bank and Acba Bank	0.5%	0.5%	0.5%
1.5.2	– via ATMs of the Bank and Acba Bank by using a digitized card	1.5% min AMD 1,500	1.5% min AMD 1,500	1.5% min AMD 1,500
1.5.3	– Bank withdrawal units	1.0%		
1.5.4	– via ATMs of other banks switched to ArCa system	1.0%	1.0%	1.0%
1.5.5	– in other banks' withdrawal units	1.5% min AMD 1,500	1.5% min AMD 1,500	1.5% min AMD 1,500
1.5.6	– via ATMs of other banks	1.5% min AMD 1,500	1.5% min AMD 1,500	1.5% min AMD 1,500
1.5.7	– via ATMs and in withdrawal units not owned by the Bank (by using a digitized card)	1.5% min AMD 1,500	1.5% min AMD 1,500	1.5% min AMD 1,500
1.5.8	– cash reception without a card from the Bank's cash-boxes (applicable also to card and card account closure)	Subject to the terms of cash transactions for natural persons		
1.6	Fees for performing transactions of depositing funds into the card account			
	– Depositing of cash funds ²	free	free	free
	– Replenishment of a card account by a cashless transfer	Subject to the tariffs and terms of bank transfers by clients acting in the capacity of a natural person		
	– Replenishment of a card account via ATMs serviced at the processing center ArCa (Cash-in)	1%	1%	1%
	– Replenishment of a card account via ATMs not serviced at the processing center ArCa (Cash-in)	1.5%	1.5%	1.5%
1.7	Simple annual (nominal) interest rate settled daily for the balance in the card account ³	0%	0%	0%
1.8	Cashless payment commission for goods and services via cards in payment terminals	0%	0%	0%



1.9	– Payback to client from the transaction amount for a cashless payment (Cash-back)	-		
2. Loss, Re-release and Closure				
2.1	Card suspension in the bank verification system	free	free	free
2.2	Card suspension in the bank verification system and installation in Stop-list based on the Client's application	AMD 25,000 for 2 weeks	AMD 25,000 for 2 weeks	AMD 25,000 for 2 weeks
2.3	Card re-release based on the Client's application	AMD 25,000	AMD 25,000	AMD 25,000
2.4	Unsuspending of a card suspended in the bank verification system as a result of a wrong PIN code entry	AMD 1,000	AMD 1,000	AMD 1,000
2.5	Closure of a payment card and card account	free	free	free
3. Penalties and Fines				
3.1	Penalty for card account surcharge	48 % per annum	48 % per annum	48 % per annum
4. Transfers				
4.1	Card-to-card transfer to a Bank card	0.50%	0.50%	0.50%
4.2	Card-to-card transfer to cards of other Banks switched to ArCa	0.50%	0.50%	0.50%
4.3	Card-to-card transfer to cards of other Banks not switched to ArCa	2% min AMD 500	2% min AMD 500	2% min AMD 500
4.4	Transfers from a card account	subject to the tariffs and terms of bank transfers and payment by clients acting in the capacity of a natural person (intrabank and interbank transfers to banks of the Republic of Armenia shall be free of charge in case of a payment card and card account closure)		
5. Other Commissions				
5.1	Delivery of an SMS text for verifications, one-time PIN code and secret code of internet transactions	free	free	free
5.2	On redemption of credit liabilities	free	free	free
5.3	Participation in Mastercard Concierge service	free	free	free
5.4	Subscription to Lounge Key service	free	free	free
5.5	Membership in Mastercard Airport Security Fast Track service	free	free	free
5.6	Issuance of a statement and a reference ⁵	Subject to the tariffs and terms of opening and servicing accounts of clients acting in the capacity of a natural person		
6. Verification Limits				
6.1	Daily verification limit	AMD 5,000,000	EIUR 9,000	USD 10,000
6.2	Daily number of withdrawal transactions	7	7	7
6.3	Maximum daily limit of cashless transactions	AMD 20,000,000	EUR 40,000	USD 40,000
6.4	Daily number of cashless transactions	30	30	30



6.5	Maximum daily limit of card-to-card transactions to cards released by <i>ArCa</i> CJSC	AMD 5,000,000	EUR 10,000	USD 10,000
6.6	Daily number of card-to-card transactions to cards released by <i>ArCa</i> CJSC	10	10	10
6.7	Maximum daily limit of card-to-card transactions to cards not released by <i>ArCa</i> CJSC	AMD 2,000,000	EUR 4,000	USD 4,000
6.8	Daily number of card-to-card transactions to cards not released by <i>ArCa</i> CJSC	6	6	6
6.9	Maximum weekly limit of card-to-card transactions to cards released by <i>ArCa</i> CJSC	AMD 10,000,000	EUR 20,000	USD 20,000
6.10	Weekly number of card-to-card transactions to cards released by <i>ArCa</i> CJSC	20	20	20
6.11	Maximum weekly limit of of card-to-card transactions to cards not released by <i>ArCa</i> CJSC	AMD 5,000,000	EUR 10,000	USD 10,000
6.12	Weekly number of card-to-card transactions to cards not released by <i>ArCa</i> CJSC	10	10	10
6.13	Maximum monthly limit of card-to-card transactions to cards released by <i>ArCa</i> CJSC	AMD 15,000,000	EUR 30,000	USD 30,000
6.14	Monthly number of card-to-card transactions to cards released by <i>ArCa</i> CJSC	40	40	40
6.15	Maximum monthly limit of card-to-card transactions to cards not released by <i>ArCa</i> CJSC	AMD 10,000,000	EUR 20,000	USD 20,000
6.16	Monthly number of card-to-card transactions to cards not released by <i>ArCa</i> CJSC	20	20	20

**7. Terms of issuance**

7.1	A basic chip card with a contactless transaction feature shall be issued to a natural person aged 14-70 who is not a resident in the Republic of Armenia upon submission of proper and valid documents (passport or ID, or birth certificate for minors aged between 14-16) pursuant to the list outlining the documents required for the issuance of Debit (settlement) Cards
7.2	A payment card shall be issued to natural persons non-resident in the Republic of Armenia, who have an email address and a mobile phone number.
7.3	A payment card in the tariff package herein may be issued as an attached card only for a card type with a similar name.
7.4	A payment card shall be issued for 1-5 years; the re-release of payment card with a new period of validity shall be arranged in cases prescribed by the Rules for Payment Cards ⁶ .
7.5	A payment card account shall open in any of the currencies specified in the tariffs.
7.6	Only one identical payment card may be released in the same currency.
7.7	A payment card shall be released within 5 business days after submission to the Bank of the documents required under the list of required documents and shall be activated subject to the procedure prescribed by the Rules for Payment Cards.

1. An extra fee of AMD 50,000 shall be established apart from the current fee if the Client identification for the opening of an account, release and re-release of a card is arranged remotely without the Client's physical attendance. In the event of issuing the Client several cards within the same day via remote identification, a single extra fee shall apply.

2. In the event and in the period of the disruption of the self-service equipment owned by the Bank or the inaccessibility of the account servicing and card replenishment services therefrom on the premises of the Bank, as well as for the Bank branches (Client Service Divisions) not furnished with self-service equipment, the established tariff shall be AMD 0 (zero).

3. The "simple annual (nominal) interest rate" is an annual interest rate established by tariffs on an annual basis, which serves as grounds for calculating the interest amounts payable to the Client.

E.g. $AMD\ 1,000 * 5\% = AMD\ 50$ for 365 Days

The annual percentage yield (APY) of an account is the interest which the person shall receive for a deposit worth AMD 1,000 for a period of 365 days by virtue of applying the simple annual interest rate and interest capitalization and regular payment frequency.

The annual percentage yield (APY) of a deposit shall be the amount obtained as a result of settling the interests paid at the interest rate of the annual percentage yield.

The annual interest rate settlement order is prescribed by CBA Regulation 8/02, "Bank Deposit Annual Interest Yield Settlement".

The Bank shall pay the payable interest amount on a quarterly basis to the Client's account. Meantime, upon the payment of interests assigned to the Client under the law of the Republic of Armenia "On Profit Tax", the Bank shall act as the depositor's tax agent, charge a profit tax in a manner prescribed by the (profit) law and transfer it to the state budget.

5. Documents and/or records past the maintenance expiry date under the legislation of the Republic of Armenia shall not be subject to issuance to the Bank clients.

** Apart from the provisions set forth in the tariffs herein, the servicing bank may apply extra servicing commissions for withdrawal transactions.*



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