

Tariffs of «Prive Club» services for physical persons at “Unibank: OJSC (hereinafter referred to as Tariffs)

	Service	Tariffs	Terms of use and additional services
1.	Service Package Maintenance		
1.1.	Quarterly commission for Service Package Maintenance (hereinafter referred to as Commission)		
1.1.1.	In case the total average daily balance is USD 100 thousand or more on banking accounts (or an equivalent amount):	No commission is charged	<p><b>Average daily balance-</b> the amount of daily positive balances of personal funds according to the results of the Bank’s operational day of banking accounts (deposit account(s), brokerage account(s), current account(s) opened by the clients at the Bank, divided to the number of calendar days of the corresponding reporting quarter for which the calculations have been done).</p> <p>The average monthly balance also includes funds deposited by the client for purchasing bonds of the Bank.</p> <p><b>Amount of non-cash transactions-</b> the amount of authorized non-cash transactions over the reporting year to pay for goods/work/services in the organization of trade/service and Internet Network using all the banking cards (the requisites of the banking cards) issued in the frameworks of Service Package, except for fund withdrawal operations and non-cash money transfers from banking card accounts. If necessary, to determine the average daily balance/the amount of non-cash transactions, the Bank recalculates the relevant currency in</p>
1.1.2.	In case of non-cash transactions in the amount of USD 50 thousand (or an equivalent amount) with Banking Cards issued in the frameworks of Service Package:	No commission is charged	

			which the average daily balance/ the amount of non-cash transactions is reflected in USD at the rate of the relevant currency of the RA CB set on the last day of the reporting quarter.
1.1.3.	For each calendar quarter of service, if none of the conditions under which no commission is charged are met (points 1.1.1.-1.1.2. of actual Tariffs)	AMD 60 000	This commission is not charged in the calendar quarter during which the package has been acquired. The commission is charged starting from the next calendar quarter. In case of early termination of agreement with the client, including the quarter in which the application for the accession to the Terms of Service of the package was signed, this commission is charged for an incomplete calendar quarter in full amount.
2. Tariffs of issuance and maintenance of “Unibank” OJSC’s international banking cards (hereinafter referred to as “Banking Cards”) issued in the frameworks of “Prive Club” service package for physical persons.			
2.1.	Banking card maintenance	VISA Infinite Card type: VISA Infinite debit card	
2.2.	Card account currency	AMD USD EUR	The Bank issues: <ul style="list-style-type: none"> <li>• Single currency cards in one of the currencies based on the client’s choice</li> <li>• Multicurrency cards for payment in three currencies</li> </ul> Rules for debiting cards while conducting transactions with multicurrency cards: <ul style="list-style-type: none"> <li>• if the currency of the transaction coincides with the</li> </ul>

			<p>currency of the card account with a positive balance on it, the funds are debited from the client's card account opened in the currency of the transaction</p> <ul style="list-style-type: none"> <li>If the currency of the transaction doesn't coincide with the currency of the card account, the Bank debits the funds first from AMD account, then from USD account, and then from EUR account</li> </ul>
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2.3.	Commission for annual maintenance		
	From the main card:	No commission is charged	Banking card is issued with a validity period of 3 years As additional one, VISA Infinite cards are issued There is no restriction as to the amount of additional cards
	From the additional card:	No commission is charged	
2.4.	Commission for the issuance of main/additional Banking card	No commission is charged	
2.5.	Commission for the reissuance of main/additional Banking card	AMD 100.000	Commission is charged at the reissuance of the Banking card for any reason, except if it expires
2.6.	The volume of interest rates charged by the Bank for using funds from the main card, in percent per annum:		
	Banking cards in AMD, USD, EUR	0,0%	When paying the accrued interest, the Bank charges income tax from non-residents in accordance with the RA legislation
2.7.	Cash withdrawal/Cash deposit		
2.7.1.	Cash withdrawal from the Bank's ATMs/POSS	1%	The commission is charged when debiting funds from the Account. The sequence of debiting funds from the Account is

2.7.2.	Cash withdrawal from ATMs/POSS of other banks	1% at the Banks of the RA 13% at other banks including VTB (Armenia), HSBC Bank Armenia, Armbusinessbank	determined by the order of receipt of data on transactions from banks and data on transactions from the payment system. Limit on withdrawal of money from the Bank's ATMs/POSS or at those of third party banks: not more than AMD 20 million daily. In case of withdrawing from at an ATM or POS of a third party bank, an additional commission may be charged, also cash withdrawal limit set by the third party bank may influence the transaction.
2.8.	Depositing funds to the Card account		
2.8.1.	Depositing non-cash funds to the Card account	No commission is charged	Account replenishment is implemented in the currency of the amount
2.8.2.	Depositing cash funds to the Card account	No commission is charged	Account replenishment is implemented in the currency of the amount
2.9.	Non-cash payments and transfers:		
2.9.1.	Non-cash transfers from the Card account made at the Bank's office, through "Internet-Bank" system, "Mobile Banking" application, at ATMs and POSS of third party banks.	The operation is not carried out	
2.9.2.	Non-cash transfers from the Card account to other Card accounts of the Bank using the	1%	

	Bank's ATMs		
2.9.3.	Non-cash payments for goods and services at shopping-service centers	No commission is charged	Not more than AMD 20 million daily
2.10.	Conversion operations:		
	Conversion when paying for goods and services at trade (service) organizations	At the rate of the Bank	For transactions made with the Banking card at the buying and selling rate of the Bank's non-cash foreign currency During the day, the rate may repeatedly be changed by the Bank
2.11.	Other services related to the maintenance of the Banking card, as well as Banking services provided to the Banking Cardholders:		
2.11.1.	Provision of information on the card's balance at third party banks' ATMs	No commission is charged	Additional commissions set by the third party bank may be charged
2.11.2.	SMS banking on implemented operations	No commission is charged	

2.11.3.	Email banking on implemented operations	No commission is charged	
2.11.4.	Preparation and issuance of certificates upon client's request	AMD 30.000 in case of sending the certificate outside the RA  In other cases, no commission is charged	List of issued certificates: <ul style="list-style-type: none"> <li>• Certificate on the status of the Account</li> <li>• Certificate on the amount of turnover on the Account</li> <li>• Certificate on account opening/availability</li> <li>• Certificate on account closing</li> </ul>

3.	Time deposit: this service is provided in accordance with the Bank's Terms and Conditions of attracting time deposits for "Prive Club" package holders in case of concluding a separate agreement with the client										
4.	Provision of cash and settlement services for the client's bank accounts (hereinafter referred to as the Account)										
4.1.	Account opening for settlement services	No commission is charged	Currency of the Account: AMD, USD, EUR, RUB, GBT								
4.2.	Commission for annual maintenance	No commission is charged									
4.3.	Money transfers										
The Bank accepts and transmits payment orders submitted in paper or electronic form in accordance with the schedule below, with the actual availability of the corresponding amount of funds in the Client's Account, and the necessary supporting documents:											
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;"></th> <th style="width: 35%;">Acceptance Transfer</th> <th style="width: 20%;">Acceptance</th> <th style="width: 30%;">Transfer</th> </tr> </thead> <tbody> <tr> <td style="text-align: center; vertical-align: top;">Before 15:30</td> <td>Internal transfers: on the same working day Urgent external transfers: on the same working day Standard external transfers: not later than the next working day</td> <td style="text-align: center; vertical-align: top;">After 15:30</td> <td style="text-align: center; vertical-align: top;">On the next working day</td> </tr> </tbody> </table>					Acceptance Transfer	Acceptance	Transfer	Before 15:30	Internal transfers: on the same working day Urgent external transfers: on the same working day Standard external transfers: not later than the next working day	After 15:30	On the next working day
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4.4.	Interbank transfers in any currency	No commission is charged									
4.5.	Money transfers in AMD in favor of other banks' clients	No commission is charged									
4.6.	Money transfers in foreign currencies in favor of other banks' clients	0,3% Min AMD 15.000, max AMD 150.000	Standard transfers								
		0,5% min	Urgent transfers								

		AMD 30.000, max AMD 300.000	
4.7.	Amendments to the data or cancellation of the payment upon client's request	In case of AMD: AMD 50.000 In case of foreign currencies: AMD 100.000	
4.8.	Implementation of periodical orders in AMD submitted by the client	No commission is charged	Regular orders must necessarily contain the exact date of the transaction, the currency, the amount, the name/the account number of the recipient
4.9.	Return of unexplained funds for non-residents of the RA	AMD 100.000 and the additional expenses of the correspondent bank	
4.10.	Investigation at the client's request about the search of transferred funds, request for confirmation of depositing to the beneficiary's account	AMD 100.000 and additional expenses of the correspondent bank	
4.11.	Deposit of funds to the Account		
4.11.1.	Deposit of non-cash funds to the Account	No commission is charged	
4.11.2	Deposit of funds to the client's Account		
	In AMD	No commission is	

		charged	
	In foreign currencies	No commission is charged	
4.12.	Provision of cash		Provision of cash is implemented upon client's written request made by the client during the preceding working day of the withdrawal.
	From funds deposited to the client's Account in cash	No commission is charged	
	From funds deposited non-cash <ul style="list-style-type: none"> <li>• AMD 20.000.000 or an equivalent foreign currency</li> <li>• More than AMD 20.000.000 or an equivalent foreign currency</li> </ul>	1%  The tariff is set based on individual criteria, but not less than 1%	
4.13.	Conversion transaction	At the Bank's rate for the purchase/sale of the currency	In the frameworks of the Service Package, the client may as well make purchase/sale transaction of a foreign currency at a rate
4.14.	Exchange of worn banknotes	No commission is charged	AMD
	Non-resident of the RA	5%, min AMD 5.000	
4.15.	Verification of authenticity and packing of the cash currency		
	Non-resident of the RA	0,5%, min AMD 1.000	
4.16.	Provision of checkbook	No commission is charged	
4.17.	Preparation and issuance of certificates, statement filled in the Bank's form, informative materials		
	Provision of account statements or other documents saved in the	AMD 30.000 in case the	The application should be submitted at least one Banking day prior to the issuance detailing the language of the document.



	electronic form.	document should be sent abroad	
	Provision of hard copies of documents	In other cases no commission is charged	
	Provision of references		
4.18	SMS information on transactions made with the Account	No commission is charged	
4.19.	Email information on transactions made with the Account	No commission is charged	
4.20.	Provision of power of attorney at the Bank:		
	Provision of notarized power of attorney	No commission is charged	
	Provision of power of attorney made at the Bank's office in the presence of the attorney-in-fact	No commission is charged	
4.21.	Account closing	No commission is charged	The Bank eligible to unilaterally close the client's Account, if the latter hasn't provided the Bank with enough balance to make payments in line with tariffs, with a minimum balance and/or hasn't made any transactions for more than 3 (three) months.
4.22.	The volume of interest rates charged by the Bank for the use of funds from the Account, in percent per annum:		
	Accounts in AMD, USD, EUR	0,0%	When paying the accrued interest, the Bank withholds tax on the non-resident's income in accordance with the RA legislation
5.	Remote bank account maintenance via "Internet Ban" system, "Mobile Banking" app with a right to get information, withdraw cash or make other transactions.		
5.1.	Initial registration of the client in	No commission is	

	“Internet-Bank” and “Mobile-Banking” systems	charged	
5.2.	Issuance and registration of a secret key in the “Internet-Bank” system	No commission is charged	
5.3.	Provision of a new or additional secret key in case of the loss or damage to the previous one:		
	Non-resident of the RA	AMD 20.000	
6.	Individual safe deposit lockers:		
6.1.	1-30 days	AMD 10.000	Safe deposit lockers (110x220x480 mm)
6.2.	31-180 days	AMD 20.000	
6.3.	181-365 days	AMD 30.000	
6.4.	1-30 days	AMD 20.000	Safe deposit lockers (200x450x480 mm)
6.5.	31-180 days	AMD 30.000	
6.6.	181-365 days	AMD 45.000	
7.	Additional Services		
7.1	Consultation with a personal manager on the Bank’s products	No commission is charged	In the frameworks of Service Package, the client may receive additional services, benefits or offers in accordance with the agreement concluded between the Bank and the thirds parties that provide such services.  The client gets informed that such additional services, benefits or offers are provided to the client by the third parties, and the Bank doesn’t provide the client with any warranty or assurance regarding such services, benefits and/or offers, their quality, availability and continuous provision, the Bank is not responsible for the use of services, benefits and/or offers provided to the client by the third parties.
7.2.	Global client support service for cardholders	No commission is charged	
7.3.	International medical and information support to travelling cardholders	No commission is charged	
7.4.	Provision of insurance and extended purchase warranty for cardholders	No commission is charged	
7.5.	Full insurance for cardholders and for their companions during the	No commission is charged	

	trip		Information on services and conditions of their provision may be found on the official website of the bank: <a href="https://prive.unibank.am/">https://prive.unibank.am/</a>
7.6.	VISA Infinite Concierge	No commission is charged	
7.7.	Organizing the provision of legal and tax support services	No commission is charged	
7.8.	A special package of privileges, giving access to various discounts and special offers all over the world	No commission is charged	
7.9.	Access to Lounge Key halls	Starting from the 7 <sup>th</sup> visit to the business lounges before the expiration of the card, every visit will cost USD 27	The client reimburses the Bank for all the actual expenses in the amount and currency of the actual cost for each visit to business lounges both by himself and his guests in the frameworks of Lounge Key service. The Bank writes off funds from the card Account / Account (s) of the client to the Account of reimbursement of expenses incurred by it to pay for services provided to the client. While counting free visits, not only clients' but also their guests' visits are taken into account.
7.10.	Tax and legal support services	Commission is set on individual bases	The Bank informs the client about the scope of work for the service and its cost prior to the provision of the service.
7.11.	Consultation with the personal manager on partner Banks' products, organization and assistance in their receipt by the client.	Commission is set on individual bases	The Bank informs the client about the scope of work for the service and its cost prior to the provision of the service.

## GENERAL CONDITIONS

1. Existing tariffs may be amended or supplemented by the Bank with a prior notification to the clients by placing the information in the territory or on the Bank's official website: <https://prive.unibank.am/>. Amendments and supplements come into force from the moment set by the Bank, but not earlier than the date of notifying the client about them.
2. On the basis of long-term cooperation between the Bank and the client, the volume of transactions by the client and other essential factors, the Bank has the right to set tariffs and conditions, determined by other documents and/or additional contracts and agreements.
3. The commissions for transactions subject to VAT, is indicated including VAT.
4. Not more than one agreement on Service Package may be concluded between the client and the Bank. If the client has a valid agreement, a new one is not concluded.
5. Other operations, not included in this list, are carried out in accordance with the actual tariffs set by the Bank.