

*Tariffs of services for physical persons at «Privé» branch*

Service	Tariff
<b>1. Account opening with a package of services (the package includes banking accounts, Internet-Bank system, one VISA INFINITE payment card)</b>	
1.1. The total amount on the client's all the accounts in case of at least AMD 50,000,000 over the calendar quarter	Free of charge
1.2. In case of non-compliance with the requirements of 1.1. point of the mentioned tariff	AMD 150 000
<b>2. VISA INFINITE debit card /AMD, USD, EUR/</b>	
2.1. Annual card maintenance	Free of charge
2.2. Provision of additional card /maximum 2 items/	Free of charge
2.3. Card validity	3 years
2.4. Card issuance	Free of charge
2.5. Reissuance of card/ additional card (in case of a loss of the cards, expiration, theft, loss of PIN or being revealed to a third party)	AMD 100.000
2.6. Annual interest rate accrued to the card balance	0%
2.7. Provision of cash at Unibank's ATMs	0%
2.8. Provision of cash at other ATMs in Armenia	3%
2.9. Provision of cash at other banks' encashment points	1.3%
2.10. Provision of monthly statement	Free of charge
2.11. Card placement on STOP list (7 days')	AMD 10.000
2.12. Returning card to the bank before its expiration date	Free of charge
2.13. Non-cash transactions at shopping centers	Free of charge
2.14. Cash withdrawal daily limit	AMD 20,000,000
2.15. From-card-to-card transfer through an ATM	0.5%
2.16. Penalty for exceeding payment limit	36%
2.17. Daily total transactions	20
2.18. Urgent reissuance of card in case of its loss abroad	AMD 125,000
2.19. SMS messages	Free of Charge
<b>3. Opening and maintenance of banking accounts</b>	
3.1. Commission for opening accounts	Free of Charge
3.2. Annual account maintenance	Free of Charge
3.3. Provision of account statements	Free of Charge

3.4.	Provision of reference and information on time deposits and other accounts in Armenian, Russian and English.	Free of Charge	
3.5.	Provision of account statements, their copies or other electronic documents	Free of Charge	
<b>4.</b>	<b>Swift and inter-bank transfers</b>		
The Bank accepts and transmits payment orders in hard copies and via remote systems in accordance with the following schedule:			
Acceptance	Transmission	Acceptance	Transmission
Before 15:30	On the same banking day	After 15:30	The next banking day
4.1.	With any currency among the Bank's clients	Free of charge	
4.2.	For another bank's clients: interbank	Free of charge	
4.3.	Transfers in foreign currencies RUB, USD, EUR, CHF, GBP /in 2 banking days /	0.1% min AMD 7,000 max AMD 60,000	
4.4.	Transfers in foreign currencies` RUB, USD, EUR, CHF, GBP /in 1 banking day-urgently /	0.125% min AMD 30,000 max AMD 100,000	
4.5.	Amendments to the conditions of transfer or its cancellation according to the client's written application in AMD	Free of charge	
4.6.	Amendments to the conditions of transfer or its cancellation according to the client's written application in a foreign currency	AMD 30,000	
<b>5.</b>	<b>Cash transactions</b>		
5.1.	Provision of cash receipts from the account (any currency)	Free of charge	
5.2.	Provision of cash from non-cash account	0.3% AMD 0.5% Foreign currency	
5.3.	Cash deposit /AMD, USD/	Free of charge	
5.4.	Cash deposit / other currencies	At the respective rate of the Bank as of the given date	
5.5.	Check and packing of cash	0.3% min, AMD 1,000	
5.6.	Exchange of old and damaged banknotes: foreign currency	3% min AMD 1,000	
5.7.	Annual interest rate accrued to the banking account balances	0%	
<b>6.</b>	<b>Installation, training and maintenance of "Bank-Client" system</b>		
6.1.	Provision of 1 secret key	Free of charge	
6.2.	Provision of a new or an additional secret key (in case of a loss or a damage)	AMD10,000	
<b>7.</b>	<b>Tariffs of private safe deposit lockers</b>		
7.1.	Small (110x220x480 mm) 1-30 days	AMD 10.000	
7.2.	Small (110x220x480 mm) 31-180 days	AMD 20.000	
7.3.	Small (110x220x480 mm) 181-365 days	AMD 30.000	

7.4.	Large (200x450x480 mm) 1-30 days	AMD 20.000
7.5.	Large (200x450x480 mm) 31-180 days	AMD 30.000
7.6.	Large (200x450x480 mm ) 181-365 days	AMD 45.000

1. All the commissions are charged in AMD by the bank according to the daily exchange rate set by the CB of the RA.
2. The tariffs set are also available for the clients of "Bank-Client" system.
3. The Bank is eligible to unilaterally close client's bank account if the latter did not provide the Bank with minimum balance or payments set by the Bank's tariffs and/or hasn't made any transactions for more than 3 months.
4. Other transactions not included in this list are made as set by the Bank's tariffs.
5. Commissions in the form of percentage accrued to the amount in a foreign currency are charged in AMD taking into account the non-cash buying rate of the given currency set by the Bank as of the date.
6. Postal, telegraph, telephone, telex and facsimile communication costs, as well as expenses of the third bank, related to the execution of banking operations are charged additionally.
7. The commissions that are subject to VAT (value added tax) also include VAT.
8. Persons, related to a single beneficiary, are considered as one client.