

 <b>AMERIABANK</b>	<b>AMERIABANK CJSC</b>	<b>11CB PL 72-48</b>	<b>Page 1/2</b>
<b>Customs Card Rates and Fees</b>		<b>Edition 8</b>	
		<b>Effective from February 01, 2017</b>	


1. The Customs Card (hereinafter the “Card”) is designed for legal entities and private entrepreneurs who are Ameriabank clients.
2. The Card is intended to be used for customs, tax and other payments at customs offices.
3. **Terms and Fees**

<b>1</b>	<b>Type</b>	<b>ArCa Classic</b>
<b>2</b>	<b>Currency</b>	<b>Armenian drams, US dollars, euros</b>
<b>3</b>	<b>Card issuance</b>	<b>Free</b>
<b>4</b>	<b>Annual service</b>	<b>10,000 Armenian drams; free for clients with over 3-months’ history with Ameriabank</b>
<b>5</b>	<b>Additional card issuance</b>	<b>Free</b>
<b>6</b>	<b>Annual service of additional card</b>	<b>5,000 Armenian drams</b>
<b>7</b>	<b>Card re-issuance (in case of card loss, damage, theft, PIN loss or its disclosure to third parties)</b>	<b>5,000 Armenian drams</b>
<b>8</b>	<b>Card re-issuance (upon expiry of validity period)</b>	<b>Free</b>
<b>9</b>	<b>Card blocking</b>	<b>Free</b>
<b>10</b>	<b>Card unblocking</b>	<b>Free</b>
<b>11</b>	<b>Cash withdrawal</b>	<b>N/A</b>
<b>12</b>	<b>Electronic transactions at customs terminals</b>	<b>Free</b>
<b>13</b>	<b>Electronic transactions at other merchants</b>	<b>3%</b>
<b>14</b>	<b>Provision or emailing of account statement</b>	<b>Free</b>
<b>15</b>	<b>Revision of credit limit</b>	<b>3,000 Armenian drams</b>
<b>16</b>	<b>SMS notification</b>	<b>Free</b>

Special fees and rates can be offered to specific client groups. The fees and rates specified here shall apply to these groups unless otherwise determined by special fees and rates.

**4. Terms and Conditions of Line of Credit on Card**

<b>Credit limit</b>	<b>Max 50% of average monthly bank account turnover for at least 3 most recent months, but not more than 100 million Armenian drams or its equivalent in other currency. For clients with less than 3-months’ history with Ameriabank: based on bank account turnover in other banks and LTV ratio</b>
<b>Maturity period</b>	<b>Up to 1 year</b>
<b>Interest rate (USD and EUR)</b>	<input type="checkbox"/> <b>If utilized amounts are not repaid fully during grace period, 13% accrues starting from the first utilization day.</b> <input type="checkbox"/> <b>If utilized amounts are not repaid fully during the month following the grace period, 20% accrues starting from the following month.</b>
<b>Interest rate (AMD)</b>	<input type="checkbox"/> <b>15% for AMD-denominated line of credit If utilized amounts are not repaid fully during the first month, 20% accrues starting from the following month.</b>
<b>Grace period for interest</b>	<b>Last day of the month when money was utilized +5 days No grace period for lines of credit in AMD</b>
<b>Repayment of utilized amounts</b>	<b>Upon maturity; at that, any credit to card account will be used to repay amounts utilized as of that date.</b>
<b>Repayment of interest</b>	<b>Upon maturity; at that, any credit to card account will be used to repay</b>

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	interest as of that date.
<b>Disbursement fee</b>	<b>1% of credit limit</b>
<b>Security</b>	<input type="checkbox"/> Cash flows for clients with over 3-months' history with Ameriabank <input type="checkbox"/> Cash flows and additional security for entities who have been Ameriabank clients for less than 3 months
<b>LTV ratio (for additional collateral)</b>	Up to 70%
<b>Other terms and late payment fees for principal</b>	<p>The interest rate defined in agreement ceases to accrue to overdue amounts. Instead, these amounts bear interest at the rate of 24% annually for each day overdue.</p> <p>Fine in the amount of 0.1% of overdue loan for each day of delay plus, if the delays extend for 5 business days or longer, also a penalty in the amount of 2% of overdue loan.</p>
<b>Other terms and late payment fees for interest</b>	Fine in the amount of 0.3% of overdue interest for each calendar day of delay plus, if the delays extend for 5 business days or longer, also a penalty in the amount of 5% of overdue interest.
<b>Early termination of agreement</b>	No fines and penalties applied
<b>Response period</b>	<p>Your application will be reviewed and responded to within up to 10 business days after you submit all required documents.</p> <p>Depending on the review, this term may be extended for an additional period of no more than 10 business days.</p>
<b>Validity period (period during which the decision on approval of line of credit is valid)</b>	20 days, unless otherwise ruled by relevant authority of the bank
<b>Loan restructuring application fee*</b>	AMD 500,000

\*The loan restructuring fee is payable by the borrower, if the restructuring application submitted by the borrower at their own initiative and of their own free will is reviewed and satisfied by the bank (for which the relevant department should perform analysis and provide its conclusion). In other cases of restructuring, this fee is normally chargeable based on decision of the Large Credit Committee.