

ATTENTION

Tariffs and conditions laid out in this information bulletin are subject to change. In order to obtain additional up-to-date information about Byblos Bank Armenia debit cards and Byblos Online service, please call us at +374 60 61 61 00, visit the Bank's official website at byblosbankarmenia.am or stop by one of our branches.

- Abovyan 6, Yerevan
- Amiryan 18/3, Yerevan
- Komitas 38/2, Yerevan
- Bahramyan 84/1, Yerevan

You may communicate with the Bank by post or email. The latter eliminates the risk of loss of information and ensures secrecy.

(fininfo.am) is an electronic platform that helps compare services offered to individuals and facilitates the selection of the most efficient option for you.

BYBLOS ONLINE

Do you need 24/7 access to banking services but are too busy to go to the bank?

Byblos Bank Armenia is offering you a convenient way to solve your problems through its Online Banking service and the Byblos Mobile app without visiting the Bank.

1

WHAT ARE THE SERVICES OFFERED WITH BYBLOS ONLINE?

Byblos Online provides safe and secure access to a number of banking services at any moment and allows you to perform a number of transactions:

- check the balance and status of your accounts and loans,
- make money transfers,
- open a deposit account and add new funds to it,
- view exchange rates and make foreign exchange transactions,
- pay traffic fines and parking fees,
- make utility, state and other payments,
- check your card balance, statements, and transactions.

2

IS BYBLOS ONLINE SECURE?

Security is a major issue for any Internet user, and it is a priority for us as well. Which is why Byblos Bank Armenia has taken every precaution to ensure maximum security of your financial and personal information.

Here are some helpful tips on how you can contribute to keeping your data safe:

- Choose a strong password that contains uppercase and lowercase letters, numbers and special characters;
- Do not share your password with other
- Install an anti-virus software and update it regularly.

HOW DO I ACTIVATE THE SERVICE?

Using Byblos Bank Armenia's Byblos Online services, which are available 24/7, is easy and fast.

Individuals can activate the service either at the Bank or online* by following these steps:

- Visit the Online Banking platform or download the Mobile Banking app,
- Register and accept the terms and conditions,
- Enter the verification code sent to your phone or your email,
- Create a 6-digit code to use it later for signing in.

Legal entities must visit the Bank (with their stamp, if available) and follow these steps* to activate the service:

- Sign the Byblos Online application form and accept the terms and conditions,
- Choose the type of access and pay the service fee,
- Activate the service following the steps laid out above.





DOWNLOAD THE MOBILE APPLICATION

*Only the transactional mode of the service is available. Account holders that have not performed any transaction during the last 14 months cannot activate the service and will be deactivated upon successful registration.

NOTE: In case of forgetting the password, individuals and legal entities can restore it without visiting the Bank.

HOW MUCH WILL IT COST?

Name	Tariffs
Individuals (activation)	Free of charge
Individuals, transactional (monthly)	Free of charge
Individuals, view only (monthly)**	Free of charge
Legal entity (activation)*	AMD 1,000
Legal entity, transactional - up to 2 users (monthly)	AMD 1,500
Legal entity, transactional - additional	AMD 200
Legal entity, view only (monthly)*	AMD 200



^{**}Account holders with view-only access can switch to transactional mode via the app or the Online Banking platform free of charge.