

DEBIT CARD



Information Bulletin

+374 60 61 61 00
byblosbankarmenia.am

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.

Our branches are located at the following addresses:

- 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.

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

Published: 3/2025

The Bank is supervised by the Central Bank of Armenia.

DEBIT CARD

Byblos Bank Armenia is offering three simple steps on your way to safe payments:

- Visit any of the branches of the Bank,
- Apply for a Debit Card,
- Receive your card within three working days.

Your ArCa/Mastercard Debit Card will enable you to make financial transactions – withdraw cash, check your accounts and much more – round the clock.

1

WHEN AND WHERE CAN I USE MY CARD?

The card issued by Byblos Bank Armenia can be used 24/7 when withdrawing cash from ATMs and cash points across the country, making a variety of transactions via Online Banking, including checking the balance and conditions of accounts and loans, transferring funds, viewing account statements, submitting an application for account reference or card reissuance, following currency exchange rates, among other things.

ArCa/Mastercard Debit Cards can be used to withdraw cash from the ATMs of the ArCa system and a wide network of cash withdrawal points throughout the territory of the Republic of Armenia.

Additionally, Mastercard cards can also be used at any ATM abroad and at more than 20 million service points where the Mastercard brand is represented.

Learning the peculiarities of each card, you can make an informed decision when choosing a local (ArCa) or an international (Mastercard) card.

2

WHAT OTHER BENEFITS DO I HAVE?

Your Byblos Bank Armenia ArCa/Mastercard Debit Card offers you the following additional benefits:

- **Card replacement:** In case your card is damaged or stolen, Byblos Bank Armenia will provide you with a replacement card.
- **Card activation:** The card will be activated within one banking day from the date of issue.

- **Financial control:** Your monthly statement* gives you a comprehensive record of your spending, which can help you monitor your expenses.
- **Overdraft facility:** If you are a resident of Armenia and have a good credit history, your Debit Card allows you to benefit from an overdraft facility of up to 5 times your salary once you transfer your salary to a Byblos Bank Armenia account.

*Should you have objections regarding any transaction reflected in your statement, you may dispute it within 15 days from the date of receiving the statement.

In the event of obtaining a **World Elite™ Mastercard®** Debit Card, you will get the following additional benefits:

- free LoungeKey membership and access to business lounges at more than 1,200 airports around the world, as well as 12 complementary guest visits each year,
- Internet connectivity in 200+ countries and 1GB of roaming data,
- free travel insurance throughout your trips, as well as necessary medical and legal support and advice,
- package of special offers for online purchases from the world's leading brands,
- access to premium travel offers from Mastercard®.

Note: Comprehensive and up-to-date information about the benefits can be obtained by visiting the Bank's website at byblosbankarmenia.am or calling us at +374 60 61 61 00.

3

IS MY DEBIT CARD SECURE?

For security reasons, you need to apply a PIN code (in some cases, your signature too) to safely use your card. The PIN code allows you to withdraw cash, verify purchases, receive statements or make transfers. Remember that the card or the transaction may be canceled after three consecutive incorrect PINs have been entered.

As Cardholder, you are responsible for the use of the Card and all withdrawals and charges related to the Card, and bear the risk of the consequences of not keeping the PIN code confidential.

You must take all necessary measures to keep the Card and PIN code safe, in particular not to write the PIN code on the Card or any document attached to it.

To avoid card fraud when receiving money, avoid providing all your card data to unauthorized people (only the card number will suffice), as well as making purchases on suspicious or unfamiliar websites. The Bank assumes no responsibility for the withdrawal of funds from the card by other persons with the help of information provided by you. In case of detecting any suspicious transaction, it is necessary to immediately contact the Bank, using the phone number +374 60 61 61 00.

Before making online transactions, it is necessary to research the website to make sure it is not fraudulent. When making online payments, you should give preference to websites connected to the Mastercard SecureCode, ArCa Secure Pay systems (3-D Secure) in order to minimize the possibility of unauthorized transactions. Through said security systems and the telecommunications operator, a one-time password sent via SMS to the phone number provided by you will help you to confirm and complete your transaction.

In case of card loss, theft, suspicion of fraud, blocking, withholding of the card by the ATM, or other problems emerging during transactions made with the card, you may visit the branches of the Bank on working days and hours, or call the ArCa processing center 24/7 (+374 10 59 22 22).

Note: In the event of loss of card, the Bank assumes no responsibility for transactions made with the card before notifying the processing center about the loss of the card. Information about the safe use of the card is provided by the Bank to the Cardholder when signing the contract.

4

THINGS TO KNOW

How to use the Debit Card at an ATM?

- Insert the card into the ATM,
- Enter the PIN number,
- Follow on-screen instructions.

Where are Byblos Bank Armenia ATMs located?

- | | |
|----------------------------|---|
| ■ Abovyan 6, Yerevan | ■ Komitas 38/2, Yerevan |
| ■ Amiryan 18/3, Yerevan | ■ Baghramyan 84/1, Yerevan |
| ■ Mamikonyants 30, Yerevan | ■ Manandyan 9 (Shengavit Medical Center), Yerevan |

What to do with the PIN code?

- Keep the PIN code safe to avoid theft or loss;
- Do not keep the PIN code and your card in the same wallet;
- Remember: the card may be blocked when three incorrect PINs are entered.

What are the main factors affecting the decision to approve or reject a loan application?

- Credit history
- Authenticity of information provided by the Borrower
- Customer's solvency (financial status)
- Customer's creditworthiness (including lack of legal obstacles to obtaining a loan, etc.)

How long will it take the Bank to approve an overdraft facility?

Byblos Bank Armenia will provide a decision regarding the overdraft application within 7 working days. The loan is provided within 3 working days from the date the Customer signs a contract with the Bank, if all the required documents have been submitted.

5

HOW TO OBTAIN A DEBIT CARD?

In order to obtain a Debit Card, you only need to fill out an application and open an account with the Bank by providing a valid passport or identification card.

If you want to use the overdraft facility, you will also need to submit a salary/income verification letter and proof of residency if it is not mentioned in your passport.

Need for additional documents

Based on the Know Your Customer principle, the Bank may request additional documents or other information, as well as ask you additional questions during communication, for the purpose of customer due diligence (upon such request), as defined by the Law On Combating Money Laundering and Terrorism Financing of the Republic of Armenia.

In accordance with the agreement signed with the U.S. on the basis of the Foreign Account Tax Compliance Act, the Bank may collect additional information to determine whether you are a U.S. taxpayer.

HOW TO CANCEL/REISSUE A CARD

A Byblos Bank Armenia debit card is issued for three years. You can apply for having the card reissued if the card is about to expire, card information has become known to other people, the card has been damaged, you have lost the card or you have forgotten the PIN (Personal Identification Number) code. If the Bank has difficulty contacting you in order to receive an instruction to reissue the card when it is expiring, but you have made transactions with the card within the last 6 months, or the card account balance is AMD 10,000 or more, the Bank reissues the card.

After submitting an application to cancel the card, you are obliged to pay off all the obligations you have to the Bank regarding the card and return the card to the Bank within 5 days, or destroy it by confirming this in writing. Remember that if you fail to return the card to the Bank or destroy it, all liability for transactions made with the card shall be borne by you.

If your balance is positive after the card is canceled, the Bank will transfer the sum to your other accounts with the Bank.

In case of card loss, theft, suspicion of fraud, blocking, withholding of the card by the ATM, or other problems emerging during transactions made with the card, you may visit the branches of the Bank on working days and hours, or call the ArCa processing center 24/7 (+374 10 59 22 22).

IMPORTANT NOTE

All fees and charges will be deducted from the Cardholder's account in AMD. In case of a foreign currency account, the Bank is entitled to exchange the amount into AMD at a rate determined by the Bank on the day of the deduction. If the currency of the transaction carried out with the card differs from the currency of the card account, the Bank has the right to convert the currency of the transaction to the currency of the card at the exchange rate mentioned in the tariffs.

Card loss (theft, fraud, confiscation) and rules for blocking/unblocking them

In the event of card loss (theft) or suspicion of fraud, the Cardholder must immediately block the card and notify the Bank in writing to have the card re-issued or canceled.

The Cardholder can block the card:

- through Online Banking/the Byblos Mobile app,
 - through the USSD service,
 - by visiting one of the branches of the Bank (on weekdays from 9:30am to 5:00pm),
 - by calling the Bank at +374 60 61 61 00 (on weekdays from 9:00am to 6:00pm) or the ArCa Processing Center at +374 10 59 22 22 (24/7).
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The bank blocks the card within 15 minutes from the moment of receiving the alert and/or detecting suspicious activity. Before notifying the Bank of the card loss (theft) or fraud, all liability for transactions made with the card shall be borne by the Cardholder.

The Bank may block the card if:

- The Cardholder has made such a request,
 - The Bank has detected fraudulent/suspicious activity,
 - The Cardholder has outstanding liabilities to the Bank.
-

The Bank unblocks the card within one working day if:

- The Cardholder has submitted a written request, and a commission fee determined by the
 - Bank for unblocking the card has been charged,
 - The Bank has received confirmation from the Cardholder that transactions made with the
-

In order to suspend unauthorized offline transactions, the Bank, upon the request of the Cardholder, registers the card in the Mastercard international blocking system within the period specified by the rules of the Mastercard payment system.

The Bank, upon written request of the Cardholder, may unblock a card blocked due to suspicion of fraud, after which, however, the Bank is not liable for possible damages the Cardholder may suffer.

In case of experiencing problems (blocking, non-service, withholding of the card by the ATM) or other incidents that emerge during transactions, the Cardholder must report the problem by visiting one of the branches of the Bank or by calling on the phone numbers mentioned above.

In case of withholding of the card by the ATM, the Bank clarifies whether the card has been left in the ATM and offers to block it. The card may be confiscated after three consecutive incorrect PINs have been entered, or if you don't take the card within 20-30 seconds after the ATM returns it, or if there is a technical problem with the cash machine. To get the confiscated card back, the Cardholder visits the Bank with an identity document. The card withheld by the Bank's ATMs is returned to the Cardholder within three working days from the day of the confiscation, while the card withheld by the ATMs of other Banks in the Republic of Armenia is returned within a month from the day of the confiscation.

If the ATM fails to dispense cash, the Cardholder must submit a written request with the Bank, after which the Bank initiates the process of disputing the transaction.

Debit Card Overdraft Facility Terms (AMD)			
Card type	World Elite Mastercard	Mastercard Gold	Mastercard Standard
Amount*	AMD 1,500,000 - 5,000,000	AMD 400,000 - 5,000,000	
Provision of overdraft	free of charge		
Tenor	1 - 12 years		
Interest rate	15%	16%	
Annual percentage rate	17.4 - 22.83%	17.37% - 18.92%	
Repayment frequency**	Payment of interest – every month; Payment of the principal – before the end of the loan term		

*The Overdraft is provided in the amount of five times the transferred net salary.

**In case there are penalties, those will be paid first.

NOTE: If the Overdraft is not approved through the automatic scoring process, the nominal interest rate will be increased by 0.25%. In case of deviation from the main terms of the Overdraft (tenor, amount, LTV, etc.), the nominal interest rate may be increased by 0.25%.

Below is an APR calculation sample:

- Card type: MC Gold
- Contract date: 08/08/22
- Overdraft period (months): 144
- Overdraft amount: AMD 1,500,000
- Interest rate: 14%
- Monthly fee: AMD 250
- Cash withdrawal from BBA: 0%
- Transferred salary: AMD 300,000
- Annual percentage rate (cash): 15.16%
- Annual percentage rate (non-cash): 15.16%

Attention

In case of payment delay, the Bank will update the Borrower’s profile in the Credit Register and Credit Bureaus of the Central Bank of Armenia, which can lead to a negative impact on the Borrower’s credit history and cause difficulties in the process of obtaining a loan in the future. If you do not fulfill your obligations in due time, your property may be confiscated in accordance with the law.

Card type	Mastercard Business	Mastercard World Elite*****	Mastercard Gold	Mastercard Standard	Mastercard Digital	ArCa Gold
Currency*	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR
<i>Issuance of the card</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>
Service fee (monthly)	AMD 1,000	AMD 7,000	AMD 1,000	AMD 300	AMD 0	AMD 300
Service fee for Supplementary card (monthly)	AMD 500	AMD 7,000	AMD 1,000	AMD 300	AMD 0	AMD 300
<i>Provision of account statement (each month)</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>
<i>Provision of additional statement (VAT included)</i>	<i>free</i>	<i>free</i>	<i>free</i>	AMD 500	<i>free</i>	AMD 500
<i>Card account closure charge during first year</i>	<i>free</i>	<i>free</i>	AMD 3,000	AMD 3,000	<i>free</i>	AMD 3,000
Card replacement and reissuance (in case of name change, loss of or damage to card)	AMD 5,000	AMD 7,000	AMD 3,000	AMD 1,500	AMD 2,000	AMD 1,000
Provision of new PIN	AMD 5,000	AMD 7,000	AMD 3,000	AMD 1,500	-	AMD 1,000
<i>PIN code reset through ATM</i>	AMD 1,000	<i>free</i>	AMD 1,000	AMD 1,000	-	AMD 500
Cash withdrawal from BBAM ATMs	0.3%	0%	0.3%	0.3%	-	0.3%
Cash withdrawal from BBAM cash outlets from against cash credits	0.3%	0%	0.3%	0.3%	-	0.3%
AMD cash withdrawal from BBAM cash outlets from against non-cash credits	0.3%	0%	0.3%	0.3%	-	0.3%
USD and EUR cash withdrawal from BBAM cash outlets from against non-cash credits	1.5%	1.5%	1.5%	1.5%	-	-
Cash withdrawal from ATMs of ArCa system and other Armenian banks' ATMs**	1%	0%	1%	1%	-	1%
Cash withdrawal from Foreign Banks ATMs	2% min: AMD 2,500	0%	2% min: AMD 2,500	2% min: AMD 2,500	-	-
Cash withdrawal from ATMs of ArCa system and other Armenian banks' cash outlets	1%	1%	1%	1%	-	1%
Cash withdrawal from Foreign Banks outlets	2% min: AMD 2,500	2% min: AMD 2,500	2% min: AMD 2,500	2% min: AMD 2,500	-	-
Cash deposits through Byblos Bank Armenia ATMs	0%	0%	0%	0%	-	0%
Cash deposits through ATMs within ARCA system	0.62%	0.62%	0.62%	0.62%	-	0.62%
Annual interest accrued on the positive balance of card account	-	-	-	-	AMD 4% USD 1% EUR 0.1%	-
Overdraft facility	Available	Available	Available	Available	Available	Available
Late payment fee on overdraft (yearly)	-	24%	24%	24%	24%	24%
Card-to-card transfer fee	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
<i>Blocking of card</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>
<i>Unblocking of card</i>	AMD 1,000	<i>free</i>	AMD 3,000	AMD 1,000	AMD 1,000	AMD 1,000
<i>Unblocking of card online</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>
Wrong dispute of transaction***	AMD 15,000	AMD 15,000	AMD 15,000	AMD 15,000	AMD 15,000	AMD 15,000
Retaining the card in MasterCard Stop List for 2 weeks	AMD 15,000	AMD 15,000	AMD 15,000	AMD 15,000	AMD 15,000	-
<i>1 SMS report</i>	≥5,000 <i>free</i> ****	≥5,000 <i>free</i> ****	≥5,000 <i>free</i> ****	AMD 20	≥5,000 <i>free</i> ****	AMD 20
<i>3D Secure SMS report</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>
Number of cash withdrawals per day	10	15	10	10	10	7
Total maximum amount of cash withdrawals per day	AMD 1,000,000 USD 3,000 EUR 2,000	AMD 3,000,000 USD 6,000 EUR 6,000	AMD 1,000,000 USD 3,000 EUR 2,000	AMD 500,000 USD 2,000 EUR 1,500	-	AMD 500,000
Number of transactions per day	20	25	20	20	-	15
Total maximum amount of all transactions per day	AMD 3,000,000 USD 6,000 EUR 6,000	AMD 50,000,000 USD 100,000 EUR 100,000	AMD 3,000,000 USD 6,000 EUR 6,000	AMD 2,000,000 USD 4,000 EUR 4,000	AMD 3,000,000 USD 6,000 EUR 6,000	AMD 750,000
<i>Access to business lounges at airports</i>	-	<i>free</i> *****	AMD 15,000 (per entry)	-	-	-

**In the event of withdrawing cash via Apple Pay or Google Pay from Inecobank CJSC ATMs and cash outlets, commission is charged according to relevant tariffs set for withdrawals abroad.

***Chargeback complaints must be provided within at least 15 calendar days from the date of receipt of the statement. The Bank is also obliged to accept the Cardholder's chargeback requests if transactions, which are not authorized by the Cardholder, are appealed within 55 calendar days from the receipt of the statement by the Cardholder, and the Cardholder submits documents confirming the impossibility of submitting chargeback requests within 15 calendar days upon receipt of statement.

****In case client requests amount below 5,000 AMD (or equivalent), 20 AMD will be charged for 1 SMS report. For dynamic deposit cardholders, the SMS service is free of charge.

*****All conditions of supplementary card of World Elite Mastercard are applicable as per the particular card tariff. Supplementary card currency should comply with the principal card currency.

*****Detailed information about the program is available on the website of Byblos Bank Armenia (byblosbankarmenia.am).

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.

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**

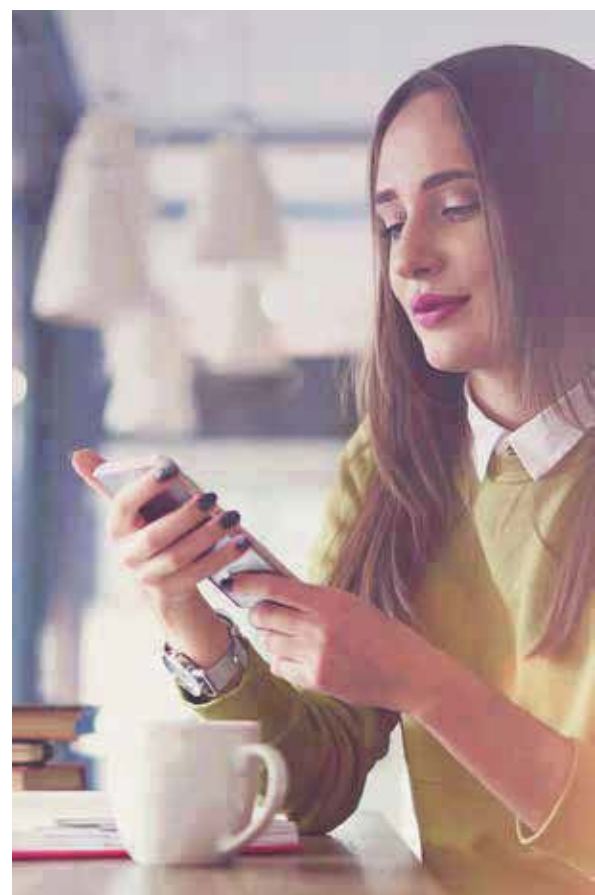
*Only the transactional mode of the service is available. Account holders that have not performed any transaction during the last 14 months cannot activate the service and will be deactivated upon successful registration.

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

4

HOW MUCH WILL IT COST?

Name	Tariffs
<i>Individuals (activation)</i>	<i>Free of charge</i>
<i>Individuals, transactional (monthly)</i>	<i>Free of charge</i>
<i>Individuals, view only (monthly)**</i>	<i>Free of charge</i>
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.