

CARD USE RULES

DEFINITIONS AND CONCEPTS

Rules – these rules for using the card.

Bank – "Fast Bank" CJSC.

Cardholder – an individual and (or) legal entity, private entrepreneur who has concluded a payment card application agreement (hereinafter referred to as "the Agreement") with the Bank.

Card user (User) – a legal entity or private entrepreneur, an individual who actually owns and uses the Card provided to the Cardholder on behalf of the Cardholder.

Card(s) – payment card(s) issued under payment and settlement systems with the participation of the Bank, through which the Cardholder can withdraw and deposit funds to the card account in accordance with the terms and conditions established for the given card type, make transfers and payments within the payment limit at cash withdrawal or trade and service points serving cards of the given payment and settlement system. The Card is the property of the Bank.

PIN code (Personal Identification Number) – a code provided with the Card or set by the Cardholder upon activation of the Card for use during face-to-face transactions.

"CVV/CVC" code – a three-digit code indicated on the back of the card, which is used when making transactions in the online/electronic domain.

POS terminal – a device installed at a trade/service point, branch or online environment for the purpose of making a transaction/payment.

Agreement – a payment card application-contract concluded between the Bank and the Cardholder or an offer accepted by the Cardholder for concluding a contract.

Card account – a bank account opened in the name of the Cardholder with the Bank, the funds in which can also be managed using the Card.

Credit limit – a credit line/overdraft provided by the Bank to the Cardholder (in accordance with a separately concluded agreement), which can be used to carry out cash and non-cash transactions with the Card/Card account. The interest rate calculated on the positive balance of the account is not applied to the funds provided to the Card under the Card Credit Line.

Payment Limit – The sum of the Card Account Balance and the Credit Limit.

Certification – The process of obtaining or confirming permission to perform operations with a payment card by the Bank or a person authorized by it.

Transit Exchange Rate – The exchange rate set by the Bank during the day, which is published on the Bank's website.

Processing Center – Processing Center of "Armenian Card" CJSC.

Attached Card – An additional card attached to the Cardholder's account, which can be provided to both the Cardholder and another person.

Payment and Settlement System – A set of general rules, procedures, and hardware and software resources that ensure the latter, defined and developed by a payment and settlement organization cooperating with the Bank, under which the Bank issues, services and/or accepts cards as a means of payment. The Bank issues and services cards of the following payment systems – Visa, Mastercard and ArCa (ArCa).

3D Secure system – "Verified by Visa", "MasterCard SecureCode" and other security systems that provide two-factor authentication when authenticating card transactions in the online/electronic domain.

3D Secure code – a one-time password sent by the Bank for authenticating transactions in the online/electronic domain, which the Cardholder receives via a message sent to the mobile phone number provided in advance to the Bank or via an email sent to the email address.

One-time password (OTP) - a one-time password sent via short message to the Cardholder's mobile phone number registered with the Bank, which is used by the Cardholder to create the card PIN code and activate the card through an ATM and/or the Bank's "FastBank Mobile" application, to activate the token created by the Cardholder, as well as in other cases, as a means of ensuring the Cardholder's identification.

Token - the digital equivalent of the Card, which is created as a result of Card Tokenization. It is a combination of characters to which the Card data is encrypted. During a transaction made with a Token, the last 4 digits of the Token number are reflected on the receipt.

Tokenization - the attachment of the Card to electronic wallets that provide the ability to pay with a Token.

Digital domain - the Bank's Internet, the customer's personal page in mobile banking or any other digital platform requiring proper customer authentication.

Stop-list – a list defined by international system rules that blocks the use of the card in devices that do not require online authentication.

1. CARD PROVISION

1.1. The Card and, if available, the PIN-envelope are provided to the Cardholder/User in a manner previously agreed upon during the Card order, at the Bank's branch or in an area outside the branch via a delivery service.

1.2. The delivery service undertakes to deliver the Card and, if available, the PIN-envelope to the Cardholder/User without damaging it and without opening the packaging.

1.3. The Card and/or, if available, the PIN-envelope are provided in separate sealed envelopes. Upon receiving the Card and, if provided for by the card type, the PIN-envelope, the Cardholder/User is obliged to check the integrity of the envelopes, the correspondence of the data printed on the Card and the provided card to the ordered one, and in case of any discrepancy, to approach the Bank's branch or call the Contact Center at +374 10 510 000.

1.4. If the Cardholder/User does not receive the Card within three months of ordering the Card, the Bank is entitled to close the Card Account and destroy the Card.

1.5. If, as a result of delivery to the agreed postal address, the Card and, if available, the PIN envelope could not be provided to the Cardholder/User, they shall be returned to the Bank and stored on the Bank's premises until further delivery is agreed with the Cardholder/User, subject to the Bank's right specified in clause 1.4 of the Rules.

1.6. After receiving the Card and, if available, the PIN envelope, the Cardholder/User shall activate it using one of the following options: by pressing the activate card button at an ATM with appropriate software and setting a PIN code, following the instructions of the ATM or by calling +374 10 510 000. The Bank sends the one-time password for activating the Card to the Cardholder/User to the phone number and/or email address specified by the Cardholder in the Agreement. The Card can be activated via the "FastBank Mobile" application from the Card settings, following the instructions set in the sequence of relevant steps, setting the PIN code. In case of activating the Card via the "FastBank Mobile" application, before physically using the Card abroad, it is necessary to perform any balance inquiry or cash withdrawal transaction at the Bank's ATM before departure.

1.7. The Cardholder/User undertakes to maintain the confidentiality of the PIN code and not to make it available to other persons, due to the security of the card funds. The Bank is not responsible for any illegal or unauthorized use of the Card by the Cardholder as a result of making their PIN code available to third parties.

1.8. The Card PIN code is not subject to use in the Internet environment or for performing virtual operations.

1.9. The Cardholder/User can change their already created PIN-code using all ATMs that have this service and/or the "FastBank Mobile" application, from the relevant Card settings, following the instructions

set out in the sequence of steps in the “FastBank Mobile” application.

1.10. If the Cardholder/User has any belief or suspicion that the PIN-code has become available to other persons, the Cardholder/User is obliged to immediately contact the Bank to block the payment card and obtain a new PIN-code, or change the PIN-code using the ATM and/or the Bank’s Mobile application.

1.11. In case of three consecutive (regardless of the period between attempts) incorrect entry of the PIN-code, the card is blocked, however, at the Bank’s decision, the card may not be confiscated. To unblock the card, you need to use the Digital Domain, if available, or call **+374 10 510 000**.

2. CARD CONFISCATION BY THE ATM

2.1. The ATM may seize the card due to blocking, failure to pick up the card after the transaction, or other problems. The Bank is not responsible for any financial consequences that the Cardholder may incur as a result of the seizure of the card.

2.2. Payment cards seized by the ATM are provided to the Cardholder/User:

1) In case of seizure at an ATM located in the Bank’s branch, within one business day, after proper identification of the Cardholder/User,

2) In case of seizure at an ATM of the Bank outside the Bank’s branch, within five business days, to the address agreed upon with the Cardholder.

2.3. In case of seizure at an ATM of another bank, within two business days after the Card is returned to the Bank by the other bank, to the address agreed upon with the Cardholder. Moreover, the Card may be destroyed and not returned to the issuing bank by the decision of the confiscating bank. In this case, the Bank is not responsible for not returning the Card to the Cardholder.

2.4. The Cardholder can obtain information about the confiscated card by calling **+374 10 510 000** or by contacting any branch of the bank.

3. TYPES AND TIMELINES OF CARD TRANSACTIONS

3.1. The main operations performed with the card are:

1) cash withdrawal via ATM, POS terminal or without presenting a card at a bank branch,

2) cash deposit at a bank, via ATM or other device with cash access,

3) card-to-card, to card and other types of transfers via the bank or other digital platforms, as well as at bank branches,

4) money transfer from other banks to a card account,

5) non-cash payments at points of sale/service and/or in a virtual environment.

3.2. The transactions specified in subparagraphs 2 and 3 of clause 3.1 of these Rules become available to the card within five minutes of the transaction completion, except in the case of software problems or transactions requiring additional review, when the amount may be available within one business day. International card-to-card transfers may become available within three business days.

3.3. The transactions specified in subparagraph 4 of clause 3.1 of these Rules become available to the card account within the following time periods:

1) if the Bank receives the amount before the end of the current business day, the transfers are recorded during the same business day,

3.4. The transactions specified in subparagraphs 2, 3 and 4 of clause 3.1 of these Rules are debited from the card at the time of the transaction completion, and are recorded in the card account within the following time periods:

1) In the case of transactions made at the service points of banks that are members of the ArCa system, on the next business day,

2) In the case of transactions made outside the ArCa system, within 2-3 business days, including transactions made through ApplePay/GooglePay.

3.5. The Bank is not responsible for any transaction or amount becoming available to the card with a delay, being recorded in the card account with a delay, if such a delay is caused by technical failures of a third party or the delay in transactions for other reasons not caused by the Bank.

3.6. The maximum amount and number of card transactions are determined by the tariffs of the given product. In order to change the established limits, it is necessary to submit an application to the Bank, after examining which the Bank will either increase the limits or reject the submitted application.

3.7. The maximum amount of a single cash withdrawal transaction through ATMs of RA banks cannot exceed 500,000 AMD.

3.8. The Bank sets the following limits for card transactions:

Transaction limits	Arca Classic	Visa Digital	Visa Classic	Visa Gold	Mastercard World	Visa Infinite/ Visa Infinite Metal/ Mastercard World Elite	Visa Business Platinum
Maximum number of cash withdrawal transactions per day	10	-	10	20	20	20	10
Maximum daily cash withdrawal amount	2 000 000 AMD 2 000 USD 2 000 EUR 200 000 RUB	-	2 000 000 AMD 2 000 USD 2 000 EUR 200 000 RUB	2 000 000 AMD 2 000 USD 2 000 EUR 200 000 RUB	3 000 000 AMD 3 000 USD 3 000 EUR 500 000 RUB	5 000 000 AMD 10 000 USD 10 000 EUR 800 000 RUB	5 000 000 AMD 10 000 USD 10 000 EUR 800 000 RUB
Maximum daily number of non-cash transactions	50	50	50	50	50	50	50
Maximum daily amount of non-cash transactions	10 000 000 AMD 25 000 USD 25 000 EUR 2 000 000 RUB					20 000 000 AMD 50 000 USD 50 000 EUR 4 000 000 RUB	20 000 000 AMD 50 000 USD 50 000 EUR 4 000 000 RUB
Maximum limit per transaction	5 000 000 AMD 10 000 USD 10 000 EUR 1 000 000 RUB				10 000 000 AMD 25 000 USD 25 000 EUR 2 000 000 RUB	20 000 000 AMD 50 000 USD 50 000 EUR 4 000 000 RUB	10 000 000 AMD 25 000 USD 25 000 EUR 2 000 000 RUB
Card-to-card transfers within the territory of the Republic of Armenia, maximum daily limit	10 000 000 AMD 25 000 USD 25 000 EUR 2 000 000 RUB					20 000 000 AMD 50 000 USD 50 000 EUR 4 000 000 RUB	10 000 000 AMD 25 000 USD 25 000 EUR 2 000 000 RUB

The specified limits can be changed through the Bank's Digital Domain or in branches. The Bank has the right to refuse to change the limit. The limit for non-cash transactions does not apply to operations performed on a card account.

3.9. The Bank has the right, at its discretion, to block the card, block the card account, access to the card

account or the possibility of performing certain transactions, independently transfer the deposited funds back to the transferring party, as well as to make an unauthorized charge from the funds available on the card, if:

- 1) the transactions made by the Cardholder/User meet the suspicious criteria set forth in the RA Law “On Combating Money Laundering and Financing of Terrorism”,
- 2) the Cardholder/User has outstanding obligations to the Bank,
- 3) the Bank has suspicions about the fraudulent nature of the transactions made with the card,
- 4) the Bank receives a written request from the transferring partner/financial institution to declare the transaction fraudulent or to cancel it due to technical problems and to transfer the amount back,
- 5) in cases of failure to submit/improper submission of information required for mandatory identification as provided for by legislation (including the US Foreign Account Tax Act) and the Bank’s internal legal acts,
- 6) in any case of erroneous entry of funds by the Bank (including due to a software error),
- 7) in other cases specified in the card or other Bank service provision agreement.
- 8) the Bank has the right to terminate business relations with the customer if the Bank has suspicions or has received more than one signal about the fraudulent nature of transactions made with the card.

3.10. The tariffs applied in the case of any transaction are determined by the tariffs approved and published by the Bank for the given card type, as well as the tariffs established by another Bank servicing the card may be applied.

4. RESPONSIBILITIES OF THE BANK AND THE CARDHOLDER

4.1. The obligations and liability of the Bank and the Cardholder/User are defined by the Agreement.

4.2. The Cardholder/User, until the expiration date of the card, bears full financial responsibility for all transactions carried out using the card PIN code.

4.3. The Bank is not liable for:

- 1) delayed, incorrect or non-executed operations that occurred due to the fault of the points of sale and service or the payment system or for technical reasons that were beyond the control of the Bank,
- 2) failure of cash withdrawal or payment operations performed with funds not belonging to the Bank, if the Bank was not at fault for the failure,
- 3) illegal operations performed using the card or card data, if this was not a consequence of the Bank's failure to fulfill its obligations under the contract,
- 4) operations performed using a PIN code with a chip card, if this was not a consequence of the Bank's failure to fulfill its obligations under the contract,
- 5) operations performed via the Internet, if this was not a consequence of the Bank's failure to fulfill its obligations under the contract,
- 6) operations performed in violation of the security rules specified in the contract,
- 7) disputes arising between the Cardholder/User and points of sale and service number,
- 8) account, PIN-code, card number, password and other information about the card becoming known to third parties for reasons independent of the Bank,
- 9) transactions carried out using contactless technology, the amount of which is less than or equal to 20,000 AMD.

4.4. Each month, the Bank informs the Cardholder/User about the operations performed with the Card during the previous month by providing him with a statement from the card account via the connection selected by the Cardholder/User and specified in the contract.

4.5. In case of failure to fulfill or improper fulfillment of obligations, information about the Cardholder/User will be provided to the Credit Register of the Central Bank of the Republic of Armenia and the ACRA Credit Bureau in accordance with the procedure established by the legislation of the Republic of Armenia and the internal legal acts of the Bank.

4.6. The Bank has the right to block the card without informing the Cardholder/User if the Cardholder has any obligations to the Bank, if suspicious fraudulent transactions are made with the card, as well as in other cases specified in clause 3.8 of these rules, in the presence of obligations specified in this clause, the Bank

has the right to make an unauthorized charge from the funds available on the card and direct it to the Bank to repay the Cardholder/User's obligations to the Bank.

5. CANCELING CARD TRANSACTIONS

5.1. The Cardholder/User has the right to appeal the transactions made by him within 30 calendar days after receiving the statement. The specified application can be submitted within 55 calendar days, if the Cardholder/User provides evidence of the impossibility of submitting the application within 30 days. In case of impossibility of appealing the applications submitted later, the Cardholder/User shall be liable for the transaction. The regulation specified in clause 5.4 of the Rules shall apply regardless of the fact of submitting the application within the terms specified in this clause.

5.2. An appeal application can be submitted:

- 1) by sending it to the Bank's official email address or through the "FastBank Mobile" application,
- 2) by calling the Bank's 24-hour contact center at **+374 10 510 000**,
- 3) through the Bank's branch.

5.3. The Bank shall provide a final substantiated response to the appeal results or grounds for extending the appeal period within a maximum of **90** calendar days after receiving the application from the Cardholder/User. In individual cases, with due notice to the Cardholder/User, it is possible to provide a response letter or refund the amount later than the specified 90-day period, based on the rules of payment and settlement systems or other unforeseen circumstances.

5.4. The Bank shall not be liable for transactions made by the Cardholder/User with the Card, but shall be ready to assist, to the extent possible, in resolving the issue presented by the Cardholder/User. In the event that the issue is not resolved, the Cardholder shall not be released from their obligations towards the Bank.

5.5. If, as a result of the appeal process, it is found that the transaction was made by the Cardholder or as a result of a violation of the Rules, the Cardholder/User shall be charged a fee set forth in the Bank's tariffs, if such is set forth in the tariffs of the card product.

5.6. If the Bank, in accordance with the relevant rules of the payment and settlement system, decides to interrupt the appeal process, but the Cardholder, in accordance with their written application, wishes to continue it, then the commissions and expenses charged by the Bank during the pre-arbitration and arbitration process shall be reimbursed by the Cardholder/User.

6. EXCHANGE RATE APPLIED WHEN PERFORMING TRANSACTIONS IN A CURRENCY DIFFERENT FROM THE CARD CURRENCY

6.1. At the time of the transaction, the transaction amount is converted into the card currency based on the exchange rate set by the payment systems at the time of the transaction and/or the average market exchange rate formed in the currency market published by the Central Bank of the Republic of Armenia, for purchase or sale, by reducing or increasing the interest rate set by the decision of the Processing Center Board meeting accordingly.

6.2. For the purpose of recording a transaction made in the service network of member banks of the Processing Center, the conversion into the card currency is performed at the latest exchange rate set by the Bank for the processing of card transactions as of the business day preceding the day the transaction is processed in the Processing Center or at the transit exchange rate, based on the average market exchange rate formed in the currency market published by the Central Bank of the Republic of Armenia as of the business day preceding the day the transaction is processed in the Bank's Processing Center and the latest exchange rates set by the Bank for the processing of card transactions.

6.3. In the case of transactions in a currency different from the card account currency, the exchange rates applied during certification and actual accounting may differ. In the case of international transactions in a currency other than EUR with Visa cards and USD with other cards in the service network of other banks, the transaction currency is converted from EUR in the case of Visa cards (in addition, in the above cases, the transaction amount is converted to EUR with a 2% deviation/difference in the case of Visa cards), and in the case of other cards, USD based on the exchange rates formed in the interbank foreign exchange markets as of

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the date of processing the transaction and, if necessary, converted to the card currency at the latest exchange rate set by the Bank for the processing of card transactions as of the business day preceding the date of processing the transaction in the Bank's Processing Center or at the transit exchange rate, taking as a basis the average market exchange rate formed in the currency market published by the Central Bank of the Republic of Armenia as of the business day preceding the date of processing the transaction in the Bank's Processing Center and the latest exchange rates set by the Bank for the processing of card transactions.

6.4. Due to the difference in the foreign exchange rates applied on the days of the transaction and the transaction processing, the transaction amount recorded on the card account differs from the amount charged to the card at the time of the transaction. The Bank is not responsible for currency and other risks related to exchange rate differences.

7. STEPS TO BE TAKEN IN CASE OF LOSS, THEFT OF CARD/TOKEN, BLOCKING AND UNBLOCKING OF THE CARD

7.1. In case of loss, theft, forgery (or suspicion) of the Card, the Cardholder/User is obliged to immediately inform the Bank and block the card in one of the following ways:

- 1) using the Bank's personal page of digital services; in this case, in the absence of technical problems, the card is blocked by the Cardholder at the same time;
- 2) by calling the Bank's 24-hour contact center at **+374 10 510 000**; in this case, the card will be blocked by a Bank employee immediately after proper identification;
- 3) in the case of a business card issued in the name of a legal entity Cardholder, when the Card User is a representative of a legal entity, the Card may be blocked by the User by calling the Bank's 24-hour Contact Center at **+374 10 510 000** from the phone number attached to the Card.

7.2. The Cardholder shall be liable for transactions made with the card until the Bank is notified of the loss, theft, or forgery (or suspicion) of the card.

7.3. The Cardholder shall be liable for transactions made with the card, including transactions made in the Internet environment, after the Bank is notified of the loss, theft, or forgery (or suspicion) of the card, until the Bank is notified. In order to enable the appeal of transactions made without authentication, the Bank shall include the card in the upcoming Stop-list within the period specified by the rules of the given payment and settlement system, based on the relevant application of the Cardholder, in accordance with the Bank's tariffs, about which the Bank shall notify the Cardholder in the same manner as the application was received.

7.4. The Cardholder shall be obliged to compensate the Bank for the expenses, losses, and damages incurred as a result of failure to notify the Bank of the loss, theft, or forgery (or suspicion) of the card, as well as the use of the card by third parties before the Bank is notified.

7.5. In case of loss, theft, forgery (or suspicion) of the card, it is recommended to reissue the card. If the Cardholder wishes to continue using the card, he shall submit an application to the Bank to unblock the card. In this case, the Cardholder is solely responsible for any possible losses and damages related to the use of the card.

7.6. The card may also be blocked in the cases specified in clause 3.9 of these rules.

7.7. The card may be unblocked.

- 1) using the "FastBank Mobile" application, if it was blocked in the same way, in this case, in the absence of technical problems, the card is unblocked at the same time or,
- 2) by calling the Bank's 24-hour contact center at **+374 10 510 000**, in this case the card will be unblocked by a Bank employee immediately after proper identification, if the grounds for blocking the card are no longer present,
- 3) in case of obligations to the Republic of Armenia, the card will be unblocked after receiving a relevant letter/message from state bodies.

7.8. In case of loss, theft or unauthorized use of the token, the Cardholder is obliged to immediately take steps to block it, this can be done by submitting a written application to any branch of the bank and/or by calling **+374 10 510 000**.

7.9. Upon receipt of a notification of unauthorized use, the card is immediately blocked, and the Bank, based on the Cardholder's application, examines the details of the transaction and, if necessary/possible, initiates the transaction appeal process.

7.10. In case of discovery of the lost card/token after blocking, the Cardholder may apply to any branch of the Bank to unblock it or by calling the Bank's 24-hour contact center at **+374 10 510 000**.

7.11. The Bank is not liable for any losses incurred by the Cardholder/User as a result of failure to notify the Bank or late notification.

8. CARD REISSUING PROCEDURE AND CONDITIONS

8.1. The payment card may be reissued:

- 1) if no closure request has been received from the Cardholder/User by the end of the card term,
- 2) in case of card expiration, if the criteria set by the Bank are met, and the card is provided to the Cardholder in a mutually agreed manner no later than two business days before the card expiration date,
- 3) in case of card expiration, card loss or other cases, based on the Cardholder/User's application, and the card is provided to the Cardholder in a mutually agreed manner no later than five business days after submitting the application,
- 4) in case of suspicion of fraud, possible card data leakage or other cases, and the card is provided to the Cardholder in a mutually agreed manner no later than five business days after the card is reissued.

9. CLOSING OF THE CARD AND THE ACCOUNT

9.1. The card and account are closed upon the Cardholder's application.

9.2. The Bank is entitled to unilaterally terminate the card's operation (close the card) and close the card account in the following cases:

- 1) if the Cardholder has outstanding obligations to the Bank related to the card, which are reflected in the statement received by the Cardholder more than 30 days after the date of receipt by the Cardholder,
- 2) if the Cardholder has other outstanding obligations to the Bank,
- 3) in cases of death, bankruptcy of the Cardholder, based on a duly/reasonably received notification of such facts,
- 4) in other cases stipulated by the legislation of the Republic of Armenia.

9.3. The card and account are closed within three business days after all previously performed card transactions have been processed in the card account, provided that the account balance is sufficient to process the card transactions and charge the commission fees for them as provided for by the Bank's tariffs.

9.4. The card and account can be closed after fulfilling all obligations related to the card.

9.5. The additional card can be closed by both the main Cardholder and the Cardholder of the additional card.

9.6. In case of failure to return the card to the Bank when submitting an application for card termination, the Cardholder bears full financial responsibility for transactions made with the card after the card termination until the expiration of the card validity period that do not require certification (online verification of the authority to perform the transaction).

9.7. Closing the card does not terminate the Cardholder's obligations to the Bank related to the card, including accrued interest and penalties.

9.8. The Cardholder is also obliged to repay the obligations formed as a result of card transactions that were made before the card was closed, but were submitted to the Bank for payment after the card was closed.

10. SERVICE OF CARD AND CARD TRANSACTION

10.1. The terms and conditions of card service are determined by the tariffs for the given card type, which are published on the Bank's website www.fastbank.am and on digital platforms. Before ordering a card, the Cardholder/User is obliged to familiarize himself with the proposed tariffs.

10.2. The tariffs for operations performed by the Bank may be changed unilaterally by informing the

Cardholder at least 15 calendar days prior to the change through communication with the Bank established by the Agreement.

10.3. Temporary suspension (blocking) of the Card operation based on the Cardholder's written or oral application does not terminate the Card operation, as well as the charging of the Card service fee.

10.4. The Bank may accrue interest on the daily balance of the Card account in the amount established by the Bank's tariffs and the Agreement for the given period, and the daily balance is considered to be the actual balance of the Card account at the end of the given operating day.

10.5. Interest on the amount in the card account is calculated for the calendar days from the date the amount is received by the Bank until the day preceding the date of its return to the Cardholder or its withdrawal from the Cardholder's account on other grounds. If the card currency is different from AMD, the calculated interest amounts are paid in the currency of that account.

10.6. The Card may be provided to the Cardholder for the purpose of receiving a salary, under preferential terms and tariffs developed for the given employer. If the Cardholder no longer receives his salary with the specified card, the Bank has the right to fully or partially terminate the provided preferential tariffs and conditions and continue to service the card at the current tariff for the given card type.

10.7. In case of exceeding the card payment limit as a result of card transactions, as well as the Bank's collection of fees related to card servicing, an overdraft is formed on the card account. In the case and in the amount specified in the Bank's tariffs, the Bank may charge the Cardholder a penalty for exceeding the payment limit.

10.8. The Bank shall charge the card commissions and other payments related to card servicing, including overdrafts and penalties incurred on the card account, and the amounts constituting the liabilities, as determined by the Bank's tariffs, in a non-receipt manner, without the Cardholder's instruction. The charge shall be made primarily from the card account, and in the event of the absence of funds on the card account, from the Cardholder's dollar account(s), then from the EUR account(s), then from the ruble account(s), and in the event of the absence or insufficiency of funds on the latter, from the Cardholder's other foreign currency account(s), if available, as a result of which the foreign currency, AMD, shall be converted at the non-cash exchange rate in effect at the Bank at the time of conversion, which is published on the Bank's official website. The priority for charging commissions from accounts in the same currency shall be given to the account opened earlier. In addition, the Cardholder is obliged to ensure the availability of appropriate funds in his bank accounts with the Bank. The fees related to the issuance, servicing, reissuance or provision of the Card, as determined by the tariffs, are charged by converting at the non-cash exchange rate in force at the Bank at the time of conversion, which is published on the Bank's official website.

10.9. After the amount of the canceled transaction is returned by the merchant/service point, the Bank shall credit it to the card account within five business days, minus the deductions for cancellation. The Cardholder is obliged to pay the Bank the liabilities incurred towards the Bank as a result of the transaction.

10.10. The Bank is not liable for any payment charged for any service provided by the merchant/service point and debited from the Cardholder's card account.

11. MANAGEMENT AND DETERRENCE OF CARD FRAUDS

11.1. The Cardholder/User shall keep the card and PIN code in a place inaccessible to other persons.

11.2. Upon receiving the card, the Cardholder/User is obliged to sign the signature strip on the back of the card.

11.3. When setting a new PIN code or changing it through an ATM, it is necessary to use the most complex digital combination possible, avoiding repeated combinations of numbers.

11.4. It is prohibited to transfer the card to third parties when making payments or cash withdrawals, as well as to provide them with the card PIN code, the one-time code provided to the Cardholder/User via the SMS service or other means for secure online shopping (3D Secure code), the three-digit security code (CVV code) engraved on the card, the code provided for assigning or changing the PIN code, the bank code.

11.5. It is forbidden to keep the card and PIN together or to write the PIN on the card.

11.6. After entering the PIN, it should be made as inaccessible as possible to those around and to video

recording devices.

11.7. In case of loss, theft or suspicion of forgery of the card, it is necessary to block it immediately and later replace it with a new card.

11.8. When making a transaction using an ATM or other self-service device, the Cardholder should pay attention to the appearance and keyboard of the device. In case of the presence of foreign devices, video surveillance systems, wires or other suspicions, it is necessary to use another ATM or self-service device.

11.9. When making payments at trade and service points, the Cardholder/User is obliged to keep the payment card in the center of his attention as much as possible. It is desirable that transactions be carried out in the presence of the Cardholder.

11.10. The Cardholder/User shall not present the payment card for payment in suspicious places or on Internet sites.

11.11. When entering the PIN code at points of sale and service, the Cardholder/User shall pay attention to the fact that the entry is made on the terminal or the keyboard attached to it. It is prohibited to enter the PIN code in any other way.

11.12. The Cardholder/User shall not respond to emails that require the provision of personal or card data.

11.13. The Cardholder/User shall make sure that the website address corresponds to the point of sale.

11.14. The Cardholder/User, before making purchases on an unfamiliar website, shall research the information about the website and the opinions of other users on the Internet as much as possible.

11.15. In order to ensure the security of the card and at the request of the Cardholder/User, the Bank sends the Cardholder/User an SMS message in accordance with the card product tariffs, which can significantly reduce the illegal use of the card or the damage suffered by the Cardholder/User as a result of its use, if the Cardholder/User takes measures to block the card immediately after receiving the message. Moreover, if the SMS service is active, in the event of a change in the mobile phone number, the Cardholder is obliged to immediately notify the Bank.

11.16. In order to securely perform transactions in the Internet environment, the Bank providing the service may offer to perform the transaction using a one-time security code (3DSecure Code). In case of failure to receive the password due to technical or other reasons beyond the control of the Bank, the Bank shall not bear any responsibility. Moreover, for security reasons, the Bank may limit or prohibit the performance of any transaction without the use of a security code (3DSecure Code).

11.17. In order to ensure the security of the card, the Cardholder may block the possibility of carrying out certain types of transactions with the card or in certain countries by submitting a corresponding application to the Bank. Such restrictions may also be applied by the Bank's decision in order to ensure the security of the card.

11.18. The Bank has the right to suspend the services provided by the card at its discretion if it has reasonable doubts about the authenticity of the transaction made with the card. The suspension of services is lifted by the Bank after receiving the necessary information or sufficient clarifications regarding the authenticity of the transaction.

11.19. Verify the authenticity of electronic messages and/or calls received regarding changes in personal data and/or any other actions by calling the Bank's 24-hour contact center at tel. +374 10 510 000 until the requested actions are taken, moreover, until the authenticity of the received messages and/or calls is verified, the Cardholder/User bears the risk of any fraud arising in the event of the requested actions being taken.

12. OTHER PROVISIONS

12.1. By signing the Agreement with the Bank, the Cardholder declares that he accepts these Rules and the Bank's tariffs, has understood their meaning, is aware that they are binding on the Cardholder and the Bank, constitute an integral part of the Agreement and are subject to mandatory execution.

12.2. The Rules are posted on the Bank's official website: www.fastbank.am.

12.3. The Cardholder has the opportunity to submit complaints and claims arising from this Agreement to the Financial System Ombudsman. The Bank has concluded an agreement on waiving the right to challenge

the decisions of the Financial System Ombudsman, which applies only to complaints and claims for which the amount of the property claim does not exceed 100,000 AMD or its equivalent in foreign currency.

12.4. The Rules are established and approved by the Bank's management and may be unilaterally amended by the latter.

12.5. In case of changes to the Rules, the Bank undertakes to notify the Cardholder of the changes 15 calendar days in advance via the communication method selected in the Agreement concluded between the Bank and the Cardholder.

13. CREATION AND USE OF TOKENS

13.1. Tokenization is possible for Visa and Mastercard international payment and settlement system cards issued by the Bank.

13.2. A token can be created both through the Bank's Mobile application and through separate electronic wallets by entering the necessary card data and activating the created token via OTP.

13.3. It is possible to make transactions with a token at all trade and service points and ATMs where equipment for contactless transactions with Visa and Mastercard international payment and settlement system cards is installed, and on online platforms where it is possible to pay with a token created in a given electronic wallet.

13.4. Transactions made with a token are equivalent to transactions made with a card.

13.5. Transactions with a token can be made using a mobile phone or other appropriate device on which the given electronic wallet is available. A token transaction can be made after passing/confirming the appropriate identification set by the device (password, fingerprint, confirmation using other biometric data, etc.).

13.6. To reverse a token transaction, it is necessary to use the electronic wallet token of the device with which the initial transaction was made.

13.7. The Cardholder/User can remove the token from the electronic wallet at any time or contact the Bank to terminate it. Removing the token does not change the status of the card.

13.8. It is not possible to create a token for a blocked/inactive card.

13.9. The Cardholder/User is obliged to ensure the security of registration and storage of identification means for the device and not to transfer them to third parties, as well as the Cardholder shall not provide the OTP received for token activation to third parties.

13.10. In case of loss/stolen of the equipment, access to passwords provided for token use by third parties, or access to the token by third parties in any other way, it is necessary to immediately contact the Bank to block the token. The Bank is not responsible for any losses incurred by the Cardholder as a result of failure to notify the Bank in a timely manner.

13.11. When replacing the equipment, the Cardholder/User shall make sure that the tokens are disconnected from the replaced equipment, or call the Bank to receive advice on disconnecting the tokens.

13.12. In cases of card closure, as well as card blocking by the Bank as specified in clause 7.1 of these Rules, the token is also blocked.