

CONDITIONS AND TARIFFS FOR THE IMPLEMENTATION OF INTERNATIONAL FOREIGN CURRENCY TRANSFERS BY INDIVIDUALS AND LEGAL ENTITIES/PRIVATE ENTREPRENEURS

IMPLEMENTATION OF INTERNATIONAL TRANSFERS THROUGH SWIFT SYSTEM

Customer	Individual and legal entity/private entrepreneur with an account at the bank	
Bank account opening and service	According to the bank's current tariffs	
USD EUR GEL KZT	OUR	0.1% min 7,000 AMD, max 30,000 AMD
	GOUR	Besides OUR tariff, additional 7,000 AMD
	BEN	4,000 AMD
RUB	OUR	Tariff does not apply
Search for transfers, check the status of transfers	7,500 AMD	
Provision of a copy of the message, document confirming transfers up to 3 months old	Tariff does not apply	
Provision of a copy of the message, document confirming transfers more than 3 months old	3,000 AMD	
Change or cancellation of transfer data	25,000 AMD	
Change and cancellation of payment order data according to the customer's application before the actual execution of the transfer by the Bank	Tariff does not apply	

RECEIVING INTERNATIONAL TRANSFERS FROM EUROPE ¹

Customer	Individual with EUR account
IBAN account opening and service	Tariff not applicable
IBAN account currency	EUR
IBAN account opening period	Indefinite
Maximum limit for one transfer to an IBAN account	1,000 EUR
Maximum limit for transfers to an IBAN account per month	5,000 EUR
Commission fee for receiving (crediting) transfers	Tariff not applicable

! Notice

The current exchange rate of the Central Bank of the Republic of Armenia is taken as the basis for applying the tariff.

¹ SEPA member countries are listed on the European Central Bank's official website [Single Euro Payments Area \(SEPA\)](#) and in Appendix 1.

GENERAL PROVISIONS

1. International transfers can be made in USD, EUR, RUB and GEL.
2. The Bank makes international transfers in a non-cash manner to a bank account corresponding to the currency of the transaction.
3. The SWIFT system transfer service allows Fast Bank CJSC (hereinafter referred to as the Bank) customers to make and receive international transfers to their bank accounts, and to receive transfers from banks in the SEPA zone to their IBAN accounts.
4. Payment orders submitted before 15:30 on each business day or credits for international transfers received are processed by Fast Bank on the same banking day, and payment orders submitted after 15:30 on the next banking day.
5. When making international transfers, the Bank selects or changes the correspondent bank independently without informing the customer, guided by the list of banks cooperating with the Bank.
6. The Bank carries out international Swift transfers in 3 versions: OUR, GOUR, BEN.
 - In the case of the OUR variant, the Bank bears the costs of the correspondent bank, and if any, the costs of all intermediary banks are charged from the transferred amount.
 - In the case of the GOUR variant, the Bank bears the costs of the correspondent and, if any, all intermediary banks, transferring the amount in full (without deductions) to the recipient.
 - In the case of the BEN variant, the costs of the correspondent and, if any, all intermediary banks are charged from the transferred amount.
7. The Bank has the right to refuse to execute the transfer if the latter does not comply with its or the correspondent organization's internal legal acts or the requirements of international legislation, as well as the Bank is not responsible for the rejection, suspension or freezing of the transaction by correspondent banks or intermediary banks, failure to credit the amount to the beneficiary's bank account due to the application of sanctions, or the crediting terms.
8. The Bank is not liable for delays, errors and losses resulting from orders with incomplete or incorrect data provided by the customer, as well as for additional costs (withholdings) resulting from the cancellation of transactions, rejection of transactions by correspondent or intermediary banks.
9. For the implementation of transfers, as well as subsequently, the Bank and/or the correspondent bank may require additional information, documents, justification for the origin of the amount or transfer.
10. For the purpose of due diligence of the customer specified in the RA Law "On Combating Money Laundering and Financing of Terrorism", the Bank may request additional documents or other information from the customer based on the "Know your customer" principle, as well as ask additional questions to the Customer during verbal communication (if such a request exists).
11. The commission paid to the Bank for the cancellation of an international transfer is not subject to refund, including in the event of rejection of the application by the correspondent bank. If the transfer is canceled before the Bank executes it, the commission fee charged for the transfer is also refunded to the customer, and the transfer funds are returned on the same banking day.
12. If the transferred funds have already been paid to the beneficiary, the Bank is not responsible for the return of the funds. In the event that the transferred funds are not received by the beneficiary, the Bank is not responsible for the return of the transferred funds. In the event that the amount has not yet been credited to the beneficiary's account and the customer has applied to the Bank to cancel the transaction, the rules for canceling the transfer apply in this case.
13. Applications received for changing transfer data and canceling the transaction are processed by the Bank within a maximum of 3 business days.

You can find complete information about the service on the website www.fastbank.am, as well as by calling the unified information service at (+37410) 510000.

NOTICE: THE BANK IS SUPERVISED BY THE CENTRAL BANK OF RA