

Information summary on payment cards  
ArCa-MIR

Applicable from 14.01.2024

Card name	ArCa-MIR
Card type	Debit
System	ArCa
Card validity	36 months
Currency	AMD, RUR
Maximum preparation and delivery time	In case of submitting all necessary documents: <i>In the branches located in the city of Yerevan -5 working days</i> <i>In branches outside the city of Yerevan - 10 working days</i> The card is activated within 1 day.
Restrictions	The card be used only at ATMs, cash withdrawals and service/trade points with the ArCa and MIR logo.

#### General terms

Provision fee	AMD 0
Service fee per year <sup>1</sup>	AMD 2,500 per year For non-resident customers - AMD 25,000
Fee for the provision of supplementary/attached card	AMD 1,500 For non-resident customers <sup>2</sup> - AMD 15,000
Remote identification of a non-resident customer for opening a card account through the remote banking services department <sup>2</sup>	AMD 50,000
Acceptance of online card opening application from non-resident customers <sup>2</sup>	AMD 25,000 per each
Transactions at retail outlets/trade points	0 AMD
Provision of cash at encashment points and ATMs	At Converse Bank encashment points – 0.2% <b>For non-resident customers</b> ✓ at ATMs and service points of other banks of RA – 1% ✓ at ATMs and service points operating abroad – 1.5%
Cash withdrawal limit and quantity Can be modified based on the customer's application	AMD 300,000 per day Ten times a day One transaction per ATM - 500,000 AMD (not subject to change)
Cash-out from the card account without presenting the card	<b>AMD</b> 1%
	<b>RUR<sup>3</sup></b> 5%
	From card accounts that are newly issued or reissued, but not provided within the terms set by the Bank - 0
Accrual of transfer received in foreign currency	By daily quotation
Depositing cash to a card account at bank's cash desks	<b>AMD</b> except for cash-ins made for the purpose of payments for the Bank's services up to AMD 50,000 - AMD 500 AMD 50,001 - 200,000 -AMD 1,000 more than AMD 200,000 - 0
	<b>RUR<sup>3</sup></b> 5%
Depositing funds to the card account through the Bank's payment terminal	0

**The terms mentioned in the information summary may be changed.**  
**You can contact the Bank for additional information.**  
**"Converse Bank" CJSC is supervised by the Central Bank of Armenia**

<b>Cash deposit to the card account through ATM</b>		ATM of the Bank - 0.2%
		ATM of another bank within of RA - 0.6%
		<b>For non-resident customers – 1%</b>
		For foreign banks of the system MIR – 1.5%
<b>Card-to-card transfer by Bank cardholders via the Bank's Payment Portal system and at the Bank's cash desks, as well as through Internet and Mobile banking systems</b>	<b>To ArCa , Visa and Mastercard cards of the Bank and ArCa member banks</b>	0.5% <sup>4</sup> <b>For non-resident customers – 1% <sup>4</sup></b>
	<b>To Visa, Mastercard and MIR cards of foreign banks</b>	0.5% <sup>4</sup> + (1%, minimum –AMD 500) <sup>5</sup> <b>For non-resident customers – 1% <sup>4</sup> + (1%, minimum –AMD 500)<sup>5</sup></b>
<b>Card to card transfer through the bank's ATMs</b>	<b>For ArCa, Visa and Mastercard cards of the bank</b>	0.5% <sup>4</sup> <b>For non-resident customers – 1% <sup>4</sup></b>
<b>Card to card (by other methods) transfer<sup>6</sup></b>		0.5% <sup>4</sup> <b>For non-resident customers – 1% <sup>4</sup></b>
<b>Penalties applicable to amounts exceeding the payment threshold</b>		0.13% of the excess amount for each day of default
<b>Providing a new card as a replacement for lost/stolen/damaged card, change of card type</b>		AMD 2,000 <b>For non-resident customers – AMD 3000</b>
<b>PIN-code change/restoration at the ATM</b>		AMD 500
<b>In case of a new card application or re-issuance of existing card, card issuance during the same banking day<sup>7</sup></b>		AMD 5,000 <b>For non-resident customers – AMD 10,000</b>
<b>Cash withdrawal from card account in case of card loss abroad</b>		5% of the amount
<b>Request for unreasonable reversal <sup>8</sup></b>		AMD 5,000
<b>Sending SMS notifications ( including VAT ) in response to transactions on a Card or in response to USSD request</b>		RA mobile operator – AMD 20 Foreign mobile operator – AMD 40
<b>Card unlocking fee - in case of incorrect entry of PIN code for 3 times</b>		AMD 500
<b>Provision of medical insurance during trips abroad</b>		According to tariffs set by the insurance companies

<sup>1</sup> The service fee is charged at the time of card issuance for the whole year. In case of early termination of the contract, the service fee is not refundable.

<sup>2</sup> Identification/Authentication is carried out after the payment of the tariff.

<sup>3</sup> The Bank may set a more favorable commission for customers.

<sup>4</sup> The commission will be charged at the time of transaction recording.

<sup>5</sup> The commission fee will be added to the transaction amount and will be charged immediately during the transaction.

<sup>6</sup> Additional fees may also be applied by the servicing bank.

<sup>7</sup> Provided only in Kilikia branch, without printing a PIN code. In case of submitting the application before 16:00, the card is issued on the same banking day, and in case of submitting the application after 16:00 - on the next banking day.

<sup>8</sup> The application submitted by the customer to the Bank is considered to be unreasonable, if the information contained in it does not correspond to the reality.

## PIN - code

Personal Identification Number (PIN), which is used to identify the cardholder in case of certain operations/transactions, which is required when withdrawing cash from ATMs and when carrying out operations/transactions through POS-terminals.

The card is issued and reissued without printing the PIN code, however at the customer's discretion, the PIN code may be physically provided. The card's PIN-code is printed in one copy and provided to the cardholder in a closed envelope, and in case the PIN-code is not physically provided, the customer will have the opportunity to set a new PIN code for the card and activate the card using the ATM (PIN-code generation using OTP\*).

The cardholder can change the PIN code at his / her own discretion through the ATM. For changing the PIN-code it is also required to enter the current PIN code.

If the cardholder has forgotten the PIN code, he/she can set a new PIN-code using OTP or apply to the Bank for re-issuance of the card-PIN-code, by making corresponding payment according to the tariff.

If the wrong PIN is entered three times in a row, the card is automatically blocked and/or can be confiscated. The cardholder is responsible for safekeeping the card's PIN-code.

For contact-free cards, it is not required to enter a PIN code in case of transaction in the amount of up to 20,000 AMD or equivalent in foreign currency. Different value may apply in foreign countries, depending on the limits set by the respective payment systems for that particular country. The following cards are issued/reissued by also printing a PIN code:

- ✓ Attached/supplementary cards in which the cardholder is different from the main cardholder.
- ✓ Cards of customers who have not indicated a mobile phone number in their files.

*\*One-time password (OTP) sent by SMS to the mobile phone number provided by the cardholder to the Bank in writing, which is used for generating or changing the card's PIN-code and activating the card. The PIN code can be set through the ATM of any bank participating in the payment and settlement system serving the card, if the ATM is equipped with appropriate technical and software solutions (in the case of Converse Bank, these are the ATMs located in the branches).*

### Supplementary/Attached Cards

The Bank may issue one or more additional/attached virtual cards in the name of the cardholder or the persons designated by the cardholder in advance upon providing reliable information on additional/attached cardholders.

**Supplementary/additional card** - additional card provided under the same card account and under the same payment system /ArCa - ArCa, Visa - Visa, Mastercard - Mastercard/.

**Attached card** - additional card provided under the same card account, under different payment systems /Visa - Mastercard, ArCa; Mastercard - Visa, ArCa; ArCa - Visa, Mastercard/.

- The supplementary/attached card can be used only by the person in whose name it was issued.
- The amount of all operations/transactions made with additional/attached cards is charged from the main card account.
- In case of closing the main card, the supplementary/attached cards are also closed.
- The cardholder who is also the holder of the account is responsible for operations/transactions made by the supplementary/attached cardholder, including for overcharge.

### Rules on card issuance and usage

The rules for issuing and using the card include provisions related to the use, maintenance, security, appeal of card transactions and other important provisions.

The rules are available at the following link: <https://conversebank.am/en/cards/>

Upon receipt of the card, it is necessary to sign in the signature field of the relevant party. The absence or non-compliance of the signature with the identity document containing the signature is a legal basis for refusing to service the card and confiscating it without any compensation.

In case of making a payment with the card at trade and service points or receiving cash at the cash points, it is necessary to sign the slip (receipt) by checking the transaction / operation amount. A signature may not be required if a PIN code or another card identification code required by the payment system rules has been used, which is set (applied) at the time of the operation/transaction and/or touch-free transaction was made within the amount of up to AMD 20,000.

### Safety rules

**For security reasons, it is recommended:**

- Immediately inform the Bank, in case you have not received the OTP within the set period, when creating a PIN code through an ATM,
- when setting a new PIN, choose the most complex combination of numbers without using consecutive or duplicate numbers,
- not to provide the card or its PIN-password to other persons,
- not to write the PIN code on the card,
- not to enter / disclose the PIN code in the Internet environment, as in case of transactions in the Internet environment or without presenting a card, entering the PIN code is not required, and is not envisaged by any payment system. In case you have entered or communicated the PIN code, it is necessary to immediately terminate the transaction, inform the Bank and block the card.
- when using the card, it is necessary to enter the PIN code in such a way that it is not visible to third parties, it is not recorded by any device,
- before carrying out an operation/transaction in the online environment using the card, please get familiarized in detail with the conditions of shopping, delivery, cancellation of the operation/transaction, return of goods from the particular website, availability of contact details on the website, etc.
- when carrying out an online operation/transaction, you should use reputable and reliable websites adequately secured by such systems as Secure Sockets Layer (SSL), Verified by Visa security system, Mastercard SecureCode and other security systems.
- not to use ATMs, cash points, points of sale/service that may seem to you unreliable or suspicious, as well as when additional equipment, wires, cables, adhesive tapes, or other suspicious items are attached to their card reader, keyboard, or cash disbursement window.

The bank provides the cardholder an opportunity to receive SMS (short) messages on receipts and withdrawals on card, thereby preventing unauthorized use of the card. Upon receipt of the above SMS, it is recommended that you confirm that the operation/transaction was made with your or your authorized persons' knowledge, instructions or participation.

3D Secure online payment security system has been introduced for the Bank's cardholders: this is a one-time password provided by the Bank, which the cardholder receives via SMS on the mobile phone number or via e-mail previously provided to the Bank.

### In case of card loss / theft

1. In case of card loss/theft, unauthorized use of the card or in case of alert indicating such use, it is necessary to immediately report it in any of the following ways:  
By calling the phone number listed on the Card.

2. By calling the Bank at the following telephone numbers:

- from 9:00 to 22:00 **(37410) 511-210, 511-211,**
- round the clock: **(37410) 545-514.**

After having received the verbal application and having verified the identity of the cardholder, the Card is blocked.

3. On Bank's non-working days and hours  
by calling "Armenian Card" CJSC **(37410) 592-222.**
4. Sending a corresponding written message to **card@conversebank.am**, or by fax **(37410) 511-212.**
5. By submitting a written application to any branch of the Bank.

Until the moment of notification to the Bank, the Bank is not responsible for the operations/transactions made with the card and may demand from the cardholder the amounts paid by the Bank to the international payment systems. In cases when the card has been found after it has been blocked, the cardholder is obliged to inform the Bank about it within 1 banking day at the latest.

### Appealing the transaction

Within 1 year from the date of the transaction settlement in the statement (60 days in cases when regulated by the rules of payment systems) Bank cardholders can submit an application for appealing the transaction dispute which is available on the Bank in the following link <https://conversebank.am/hy/all-forms/>.

It is recommended that you notify the Bank immediately if you notice any discrepancies or unauthorized transactions.

The Bank is entitled not to consider the applications submitted after this deadline. All documents related to the transaction should be stored, in order to appeal the transaction.

In response to the appeal, the Bank shall either repay the amount of the appealed transaction to the card account within 90 days or provide the cardholder with a written response, justifying the impossibility of refunding the amount. In some cases, by means of properly notifying the cardholder, the written response may be provided or the amount may be refunded later than the specified 90-day period based on the rules of payment applied by the particular settlement systems or due to any other unforeseen circumstances.

If the recovery of the amount is not possible, the cardholder will not be released from his obligations to the Bank.

In case of any suspicious or fraudulent transactions with the card which were made at the expense of the credit line, overdraft or overcharge provided to the cardholder, and the fact that any transaction made with the given card is suspicious or fraudulent has been substantiated, the Bank, following the completion of the appeal process, recalculates and deposits to the cardholder's account any interest, penalties and fines already charged in relation to that transaction.

In the event that the fact of the fraudulent transaction had been identified by a Bank employee, as well as in case of receiving a report on possible leakage of card data from payment and settlement systems, the card is reissued free of charge.

### Time limits for carrying out the operations/transactions

1. The operation/transaction is considered to be released from the card account, on the date when such operation/transaction has been recorded. The operation/transaction, depending on the type of point of sale/service, can be recorded within up to 30 calendar days. As a rule, the amount of the operation/transaction is immediately released from the card, and is recorded in the card account, and reflected in the card account statement within the following time limits:

- In case of operations/transactions in ArCa system -on the next working day,
- In case of operations/transactions outside the ArCa system, after 2-3 working days.

2. As a rule, transfers from the card account and from other banks become available to the card, within the following time limits:

- until 12:30 on the given working day, if the amount has been deposited or the transfer has been received by the Bank by 11:00 of the same working day,
- until 16:30 on the given working day, if the amount has been deposited or the transfer was received at the Bank by 11: 00-15:00 of the same working day,
- until 18:30 on the given working day, if the amount has been deposited or the transfer has been received by the Bank by 15:00-17:00 of the same working day,

3. The amount deposited in the card account via Bank's terminals, as well as the transfer to card from bank account via the Bank's Internet and Mobile Bank systems (except transfers from the card account) normally becomes available within 5 minutes (providing there are no technical or software issues at ArCA processing center).

4. On the first 3 working days of each month, transaction amounts may become available to the card later than the specified time.

5. Funds may also be credited to the card account using the options provided by the payment and settlement systems (transfer from card to card, e-wallet to card, depositing cash to card by ATM, etc.), in which case the amount can be activated immediately or within the time limit envisaged by payment system for the given method of crediting cash. In the cash is credited to the card account, the date credited is the operation/transaction's recording date. As a rule, such transactions are recorded within 1-3 working days.

The Bank is not responsible for any possible damages incurred by the cardholder that may result from the amount becoming available with a time lapse or with a delay, or if the amount is activated with a delay. In particular, due to technical or software problems outside the bank's control.

The card may be overcharged depending on the specifics of certain types of transactions (hotel reservation, car rental, tourism, entertainment, etc.); time limits for transaction submission by the servicing bank, software

problems, reversals/returns made by the service point, offline transactions, commissions set by the Bank, foreign exchange transactions, etc.

### In case of card confiscation

Cards confiscated by the Bank's ATMs are withdrawn from the ATM within a maximum of 3 working days.

- The confiscated cards issued by the Bank are subject to issuance to the cardholders within two days.
- Confiscated cards issued by the Bank are kept in the Bank for 30 days, ie the cardholder must present himself/herself to the Bank within 30 days from the date of card confiscation in order to get the card back.

### Card blocking and account freezing

Due to the need to protect the interests of the cardholder, if the card is not in circulation for 6 months or more, the Bank may unilaterally freeze the card account and block the card without additionally informing the cardholder, which, however, does not restrict the Bank's right to collect the appropriate amount from the card account in order to fulfill the cardholder's payment obligations.

**The Bank can block the card and freeze the card account on its own initiative, in the following cases:**

1. The cardholder has overdue liabilities to the Bank,
2. The cardholder did not make the tariff payments on time,
3. A corresponding letter of blocking was received from the competent state bodies,
4. During its monitoring, the Bank detected suspicious fraudulent, illegal or related transactions /operations.

**The Bank can unblock the card and unfreeze the card account if:**

1. The cardholder has repaid the overdue liabilities,
2. The cardholder has paid the tariffs,
3. Relevant letter of unblocking was received from the competent state bodies,
4. The Bank has received verbal or written confirmation about non-fraudulent nature of suspicious fraudulent transactions / operations detected during its monitoring.

In certain cases, the Bank is also entitled to place the card in the international blocking system on its own initiative, if there is a real risk of unauthorized use in a foreign country, in which case the cardholder is obliged to pay the placement fee for including the card in the international blocking system, regardless of whether the card is blocked or closed.

The Bank has the right to prohibit or restrict card transactions and block the card in the higher-risk countries, if the card data (card validity term, CVV2 codes) have been incorrectly entered in online environment multiple times.

### Card reissuance

The cards are subject to reissue.

1. In case of physical injury, the card and PIN-code is physically changed (the rest of the data remains unchanged). In case of reissue, the cardholder hands over the damaged card to the Bank.
2. In case of card loss / theft, or data becoming known to third parties, the card, card number, PIN and CVV2 / CVC2 codes are physically changed, the validity period of the card is also changed in case with debit cards (according to the defined card term).
3. If the PIN is lost, only the PIN is changed or a new card is reissued with a new PIN.
4. In case of change of the cardholder's name, surname, the card and PIN-code is physically changed. In this case, the cardholder hands over the card to the Bank.
5. In case of changing the card type, the card, the type of card, the card number, the PIN and CVV2/CVC2 codes are physically changed; in case of debit cards - the validity period of the card is also changed (according



to the defined card term). In case of availability (if the reason for the change is not the loss of the card) the cardholder hands over the card to the Bank.

6. At the end of the card validity period, the card, the card period of validity and PIN-code are physically changed, and the old card is returned by the cardholder at the moment of receiving the new card.

Cards can be reissued early 3 months before the card expiry date. In case of renewal of the card validity period, the customer must provide the service fee set for the given type of card.

The Bank may reissue the card within the last 15 days prior to the expiration of the term, without the additional consent of the cardholder.

#### Automatic reissue

The bank automatically reissues the cards with a positive balance in the amount equivalent to the one-year service fee set for the given card type, except for those cards for which a letter/note on non-reissuance was received.

The process of reissuing cards is carried out and completed during the reporting month.

#### Not reissued automatically

- Attached/supplementary cards
- Cards issued to non-resident customers

#### Closing the card/card account

The card is subject to closing in the following cases:

- in case it is not reissued at the end of the card validity period,
- based on the client's application.

Within 5 (five) banking days after receiving the written application of the cardholder regarding the termination of the contract, the Bank will stop servicing the card. In case of liabilities on card and credit limit, the closing application can be accepted only after the repayment of those liabilities.

In case of having a positive balance, the customer can claim to receive it 45 days after submitting the application. In case of liabilities arising within the specified period, the customer is obliged to repay the overcharge within 5 banking days.

If the card is terminated, the cardholder continues to bear liability and obligation to pay for the operations/transactions carried out prior to the termination of the card servicing and/or returning the card to the bank (for destruction).

**If the balance of the account is not used within three months, AMD 1,000 will be charged for each quarter (if the balance is less than AMD 1,000/equivalent in foreign currency, the entire balance amount will be charged and the account will be closed).**

**From the second year following the closing of the card AMD 5,000 is charged monthly from the account. This tariff does not apply if the customer has made a transaction with any of the accounts, or the customer has a current deposit or financing in the Bank, similarly, the tariff does not apply to bank accounts that are under foreclosure according to the procedure established by law. If the balance of the account that has not been used for any transaction for a period of two years or more is less than 5,000 AMD / equivalent in foreign currency, the entire balance amount is collected and the account is closed.**

#### Responsibility

*The Bank is not responsible:*

1. for inability to obtain a 3D Secure password due to technical issues or circumstances beyond the bank's control, that result in failure of the transaction,
2. for direct or indirect damage to the cardholder as a result of failure in servicing the card at the ATM, cashing point or at the point of sale or service (including those registered in the online environment),

3. for the damages caused to the cardholder due to the transactions / operations made with the card, which have been performed:
  - through a microprocessor (chip) card by entering a PIN code,
  - by physical reading of magnetic tape or chip, or entering CVV2/CVC2 code and receiving online validation from the issuing bank (even if the signature on the operation/transaction receipt is different from the cardholder's actual signature);
  - for online operations/transactions conducted with the use of a 3D Secure certificate, as well for the operations/transactions on websites providing a 3D Secure system, whereby the operations/transaction has been carried out without a 3D Secure certificate.

### Communication with the Bank

*You have the right to communicate with Converse Bank CJSC in any format at your discretion - by postal mail or by electronic communication methods. It is most convenient to receive information electronically, as it is available 24/7, free from the risk of loss of paper-based information and ensures confidentiality.*

*In addition, during the term of the agreement, through electronic communication or by your choice, in another way (for example, postal communication, at the Bank's premises - in person, etc.), the Bank will provide you with the changes and amendments in legal acts and other circumstances having direct impact on the general terms of service and other fees, the order of communication, rights, obligations or responsibilities arising from the agreement, as well as providing credit bureau with the data.*

### Provision of statements, references and other information (including VAT)

- Provision of a statement by the method preferred by the customer, at the frequency defined by the RA legislation and / or by the contract - 0,
- At the customer's request, issuing additional statements which are provided per the periodicity established by the RA legislation and/or provided electronically per the periodicity defined by the contract, by the method and time period preferred by the customer (once for each period) - 0
- Provision of the statement in addition to the periodicity defined in the previous points <sup>1</sup>:

-dating back up to 3 years - AMD 1,000

-Dated back to 3 years and more (in case it is available in the bank ) - AMD 3,000

- Statement<sup>1</sup> for submitting to different institutions

-In case of accounts opened within a month<sup>2</sup> AMD 5,000

-In case of accounts opened earlier - AMD 3,000

- Account / account balance and / or turnover statement based on the application submitted through the Bank's website - AMD 3,000
- References / notes on transactions

-For transactions dated back up to one month - AMD 3,000

-For transactions dated back more than one month - AMD 5,000

- Transaction support documents and copies of other documents (for each document)

- Dated back up to 1 month - AMD 1,800

- Dated back up to 1 year - AMD 3,000

- Dated back more than one year - AMD 12,000

### Tariffs for other services (including VAT)

- Mail delivery of statements or other documents

- Interstate - 0

- International

- Tariff set by the shipping service provider, if established by law and contract.

- In other cases, the fee set by the shipment service provider + AMD 1,500



- Delivery of references or other documents via Ordered mail shipping

- Within Armenia and Artsakh- AMD 3,000

- International - fee set by the shipment service provider + AMD 3,000

<sup>1</sup> In case of simultaneous provision of a statement and reference to the same Customer and charge envisaged for the reference, the charge will be collected for reference only.

<sup>2</sup> In case of more than one active account, the opening date of account which has been opened earlier is taken into consideration irrespective of whether or not included in the statement.

## Remote communication methods

The Bank's services are also provided by remote means of communication, the terms of which are presented at the following links:

Converse Online Bank / Converse Mobile - <https://conversebank.am/hy/internet-banking/>

SMS – Converse / USSD - <https://conversebank.am/hy/sms-converse-ussd/>

## ATMs and cash points

List of ATMs of the bank - <https://conversebank.am/hy/atms/>

List of bank branches - <https://conversebank.am/hy/branches/>

## List of required documents

- |   |   |
|---|---|
| 1 | Application form  |
| 2 | Identification document, public service number, or a reference of not having received a Public service number (not required, if identification card is submitted) |

If necessary, other documents may be required

### Attention

*In case of transaction in a currency different from a card account currency, exchange rates may differ at the time of validating the transaction and actually settling the transaction. The exchange rates established by ArCa / Visa / Mastercard payment systems are used upon validation, and the exchange rate of the USD set by the Bank for the end of the banking day prior to the date of the operation/transaction is used during the operation/transaction settlement. Exceptions are operations/transactions made in Euro with Visa payment system cards, during the settlement of which the exchange rate of the Euro set by the Bank for the end of the banking day prior to the date of operation/transaction settlement is applied. The Bank is not responsible for currency and other risks associated with exchange rate differences.*

*In accordance with the RA Law on Combating Money Laundering and Terrorist Financing, on the basis of the “Know Your Customer” Principle, the Bank may require the Customer to provide additional documents or other information, as well as ask questions during verbal communication, for the purpose of conducting due diligence of the Customer.*

*The Bank may collect additional information in accordance with the terms of an agreement with the US Government under the Foreign Account Tax Compliance Act (FATCA) to determine your eligibility for being a US taxpayer.*

*The Bank is entitled to modify and supplement the tariffs for services provided by notifying the Customers in accordance with the contract, by posting a relevant message on its own website ( [www.conversebank.am](http://www.conversebank.am) ), by posting*

*announcements on the Bank's premises, by sending a notification by post, and by any other methods proposed by the Bank selected at the Customer's preference, which is considered a due notification of the Customer.*

*The card account and the client's rights to dispose of the cash on the account may be restricted by a court decision on the basis of an application submitted by the law enforcement bodies or tax authorities or other competent bodies in accordance with the procedure established by law.*

*Withdrawal of funds from the account without the customer's instruction may be carried out by a court decision on the basis of an application submitted by the court enforcement authorities and the tax authorities. These are reflected in the customer's bank account statements, which are provided to the customer in the manner agreed between the Bank and the customer.*

*When concluding an agreement, the Bank will provide you with the "Rules for issuing and using cards", which introduces the minimum terms and conditions for safe use of the card.*

### Place of issuance of debit and settlement cards

The cards are provided at the Bank's Head office Customer Service and in branches of the Bank.

It is also possible to submit debit card applications electronically:

[https://www.conversebank.am/online\\_card\\_ordering\\_en.php](https://www.conversebank.am/online_card_ordering_en.php)

### Your Financial Adviser

*"Your Financial Adviser" is an electronic system for search and comparison and selection of the most efficient option of services offered to individuals: <https://www.fininfo.am/vcharayin-qart>*

### Notice on the terms and conditions of the deposit refund guarantee

The deposit refund guarantee is provided by the Deposit Guarantee Fund (hereinafter referred to as the Fund).

The currency structure of the deposit		Maximum amount of deposit guarantee
If you have only an AMD-denominated deposit in the same bank		AMD 16 million
If you have only a foreign currency-denominated deposit in the same bank		AMD 7 million
If you have both AMD-denominated and foreign currency-denominated deposit in the same bank	If the AMD-denominated deposit is more than 7 million AMD	AMD 16 million (only AMD deposit is guaranteed)
	If the AMD-denominated deposit is less than 7million AMD	AMD 7 million (AMD denominated deposit is guaranteed in full, and the foreign currency denominated deposit is guaranteed in the amount of difference between 7 million AMD and the amount of AMD denominated deposits subject to refund).

Address of the Fund: c. Yerevan, Khorenatsi 15 (Business center "Elite Plaza")

Phone: +374 10 58 35 14

### Settlement of disputes

Any disputes and disagreements between the Customer and the Bank shall be resolved first through mutual negotiation, and should the agreement not be reached by such methods, the disputes and disagreements shall be resolved in accordance with the procedure prescribed by the RA legislation both per court procedure, and through financial system mediator.

### Notice on Financial System Mediator

Please be informed that according to the RA Law on Financial System Mediator, in case of property claims arising out of services rendered to you by Converse Bank CJSC, disputes and disagreements for not exceeding ten million AMD or equivalent foreign currency may be resolved through the Financial System Mediator.

According to an agreement between the Bank and the Office of the Financial System Mediator, the Bank waives the right to challenge the Financial System Mediator's decisions only in relation to property claims not exceeding AMD 250,000 (two hundred and fifty thousand) or equivalent currency, and on transaction amounts not exceeding AMD 500,000 (five hundred thousand) or equivalent foreign currency.

***Address: 0010 Yerevan, Khorenatsi str. 15,***

***"Elite Plaza" business center, 7th floor***

***Email: [info@fsm.am](mailto:info@fsm.am)***

***Telephone: (+37460) 70-11-11***

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### Contact with the Bank

For further details and information you can:

- Visit the Bank's official website at <https://www.conversebank.am>
- Visit the Bank's Customer Service at the Head Office or any branch
- Call (+374 10) 511 211  
WhatsApp: +374 95 511 211  
Skype: conversebank-callcenter