INFORMATION BULLETIN OF
"AEB MOBILE" / "AEB ONLINE" SYSTEMS

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"AEB Mobile"/ "AEB Online" systems

This information bulletin (hereinafter: Bulletin) defines the procedure of registration, service and other terms in "AEB MOBILE"/"AEB ONLINE" systems by the customers of ARMECONOMBANK OJSC(hereinafter: Bank).

Section 1. General concepts

1.1. System: "AEB Mobile"/"AEB Online" systems of the Bank;
1.2. "AEB Mobile" system: electronic system for providing services to customers/servicing of the customers without visiting the Bank through the relevant appilation of mobile devices;
1.3. "AEB Online" system: electronic system for providing services to customers/servicing the customers via the Internet without visiting the Bank;
1.4. Client: a physical(private entrepreneur) or legal entity;
1.5. User: Client or a physical entity represented by the client, who shall pass an appropriate process of registration in the System;
1.6. User registration data: login of the user (e-mail address), mobile phone number, one-time passwords, name, surname, date of birth, social card,
1.7. **Role of the user in the system** –authority entitled to the registered user. The available roles for PE/LE users in the system are as follows:

   - First or Second signatories, who are entitled to approve the transactions, including to give payment orders, make transfers, withdraw amounts from accounts, conclude other transactions, submit applications, as well as make any other actions envisaged by the System. Moreover, if one user is registered in the System with the role of First and Second signatory, the latter can confirm transactions alone, and if more than one users have been registered in the System with the roles of First and Second signatory, then the transactions must be approved by both the First and Second signatories.

   - Creator, who is not authorized to approve transactions, but can create documents with the aim of confirming by the First and Second signatories,

   - Observer, who is not authorized to confirm transactions or create documents, but can view transactions, the accounts.

1.8. **Client's identification data:** User's registration data, document containing the Client's public services number(in case of a physical entity(PE)client, and TIN in case of a legal entity(LE)client) and the customer's card number in appropriate branch on the OD system of the Bank.
1.9. **OTP-** One-time password-Security code for entering the System ("AEB Online"), as well as for Confirming the transactions depending on the amount and type ("AEB Online" and "AEB Mobile");
1.9.1. through an sms- consists of 4 digits,
1.9.2. user receives the password via the Token device received from the Bank, it consists of 7 digits.

Section 2. Registration of the Client in the system

2.1. The customer is registered in the System in the procedure set forth by this section.
2.1.1. The client submits an Application for being registered in Mobile Banking/Online Banking electronic systems of ARMECONOMBANK OJSC.
2.1.2. The user selects AEB Online link from www.aeb.am website (in case of "AEB Online" system) in order to use the System, or downloads the "AEB Mobile" mobile application(in case of "AEB Mobile" system).
2.1.3. In the window opened from the AEB Online page, the e-mail address of the user specified in the Application is filled in the Login window opened with the Login link, and the temporary password is filled in the Password field provided to the e-mail of the Bank (for IA/AD customers), after which, upon completion of the User's registration, the latter receives access to the services provided to the Customer.

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2.1.4. After downloading the "AEB Mobile" mobile application, the phys. entity customer is registered by filling 2.1.4.1 or applying to the servicing branch of the bank and filling in the email and the mobile number submitted to the Bank, the system administrator, by identifying the client, attaches the accounts to the User and the latter gets access to the services provided to the Client.

2.1.4.2 or passes Biometric Authentication:

- in case of being a customer, after passing successful authentication, the Physical Entity Customer gets access to services,

- in case of not being a customer, after successful authentication, the Physical Entity Customer registers as a customer and a bank account is opened for the Customer to gain access to services.

2.2 In case of receiving a temporary password from the bank the User must change it in case of the first entry.

Section 3. Operations offered by the system

3.1. Bank account
3.1.1. Account view
3.1.2. Account opening
3.1.3. Account replenishment
3.1.4. Executing transfers from the account
3.1.5. Receipt of account statements
3.1.6. Receipt of POS statements/only for acting clients having a registered POS
3.1.7. Receipt of a reference regarding the account
3.1.8. Submission of cash withdrawal application

3.2. Transfers
3.2.1. "Easy" transfer(by indicating the phone number or e-mail address of the recipient)(PE)
3.2.2. Transfers between the accounts of the customer
3.2.3. Currency exchange
3.2.4. Transfers in the RA, between AMD (including budget) and foreign currency accounts
3.2.5. Transfer to the card (from bank and card account (card))
3.2.6. International transfers
3.2.7. International transfers to the card /Visa Direct, Money Send/
3.2.8. Receipt of money from countless payment systems to card(current) account via MyTransfer system(PE)
3.2.9. AEB transfer(Countless transfer between the branches of the Bank) (PE)

3.3 Payments
3.3.1 Utility (also group)
3.3.1.1 Electricity
3.3.1.2 Gas (rent and service fee)
3.3.1.3 Water (Veolia Jur, Irrigation water fee/ membership fee)
3.3.1.4 Phone (Team /urban)
3.3.1.5 Mobile (Team, Ucom, Vivacell)
3.3.1.6 Internet (Team Hiline,Ucom,Rostelecom, Fnet, Fnet (new), Arpinet, Homenet, VirusNet)

3.3.2 Other payments[8]
3.3.2.1 Property tax (Currently and current year)
3.3.2.2 TP fines (according to the Decision number and License Plate and tech. passport)
3.3.2.3 Garbage disposal /Yerevan/
3.3.2.4 Car parking fine/fee
3.3.2.5 Condominiums
3.3.2.6 Door intercom/Stroy Master, Armatis, Fnet, Domisil/
3.3.2.7 CESA
3.3.2.8 Online payments (Onex, Draive, 4u.am, Globing, Onex Tax Fee)

3.4. Payment cards

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3.4.1. Card account view

3.4.2. Ordering of card or additional card

3.4.3. Reissue of the card

3.4.4. Card blocking/unblocking

3.4.5. Change in the amount to be encashed/limits of the quantity of the card

3.4.6. Card account replenishment

3.4.7. Execution of transfers from the card,

3.4.8. Making regulations of sms notifications of the card

3.4.9. Receipt of card account statements

3.4.10. Receipt of a reference on card account

3.4.11. Submission of an encashment application from card account

3.4.12. View of card account balance in ArCa

3.4.13. Card closure application

3.4.14. Receipt of a new PIN code /via ATM/

3.5. Deposit accounts

3.5.1. Opening of deposit accounts

3.5.2. Replenishments of deposit accounts

3.5.3. Receipt of the interest accrued on the deposit placed on deposit accounts

3.5.4. Return of deposits placed on deposit accounts

3.5.5. Receipt of deposit account statements

3.5.6. Changing the account of receiving deposit interest

3.6. Loans

3.6.1. Regular/principal repayments of principal amount of the loan

3.6.2. Receipt of information on loan

3.6.3. Receipt of loan account statements

3.6.4. Decrease in the limit of the credit line

3.6.5. Provision of online loan(PE)

3.6.6. Provision of a credit line via AEB Guru Digital cards (PE)

3.6.7. Provision of a credit line via AEB Guru Travel cards (PE)

3.6.8. Repayment of other AEB loan/through a Loan code or Agreement number/

3.7. Other operations

3.7.1. Execution of regular transfers

3.7.2. Creation of groups for utility payments and transfers in RA

3.7.3. Receipt of statements on pension account

3.7.4. Keeping of samples, duplicating documents

3.7.5. Application for signing a CMTPL contract

3.7.6. Attachment of other bank card

3.8. Communication with the bank

3.8.1. Sending letters, applications, suggestions to the Bank

3.8.2. Receipt of replies, messages, notifications from the bank

3.8.3. Letter-application

3.8.4. Contact with the bank

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Section 4. Other terms and requirements

4.1. The system allows 6 failed login attempts.
If more than five unsuccessful attempts are made, the access rights of the given user are temporarily blocked, if the correct password is entered again after 3 minutes, the user can enter, and in case of 6 consecutive unsuccessful accesses, it is blocked.

4.2. The Bank undertakes to block the access of the user in case the client is not identified, as well as in cases of the general agreement of providing bank services signed with the Customer, in cases defined by the general conditions.

4.3. The Client has a right to block the access of the user to the system by applying the bank or changing the users.

4.4. In order to perform operations in the system, the general contract for the provision of banking services signed by the Customer with the Bank (if not signed, the Customer is obliged to sign it immediately or from the moment of registration in the System, the contract valid in the Bank is considered to be concluded between the Bank and the customer), General Terms and Tariff requirements performance and storage, as well as Customer identification are mandatory.

4.5. The Client's identification is the registration of the customer in the System as a User, after which the customer receives a login of the system user and a temporary password, with the use of which the Client is considered identified.

4.6. After the Customer's identification, the performance of any action and/or operation/transaction allowed by the System is considered a transaction actually performed by the Customer and/or on his/her instructions, and the information generated in the system regarding it acquires legal force and significance equivalent to a written document transaction signed by the Customer.

4.7. If the User is not the Client, then that User is considered an authorized representative of the Client with the role of the liability entitled to him/her in the Application of the Customer's registration and the operations executed by him/her are considered as operations made by the Client (the Client may terminate this right by notifying the Bank in writing).

4.8. The Client (user) is obliged to keep the secrecy of its passwords, not to disclose to the third parties, not to give an opportunity for them to become accessible to other persons and to take all possible security measures, and in case of any leak or similar danger, to change the given passwords in the system, to contact the bank to suspend the Client's identification by their use and application.

4.9. In order to verify the Customer's identification, the System may introduce additional security measures (sending a one-time password via SMS to the registered phone number, and/or others), applying which the identification of the person entering the System and/or making transactions and the Customer is considered verified.

4.10. The bank undertakes to charge the Customer the commissions defined by the Bank's Tariffs for executing operations with the System, as well as other fees related to the service of the System by the third parties.

4.11. The bulletin is provided free of charge in paper form at the Customer's request, and is also available at all locations of the Bank's activity (the head office of the Bank and branches).

4.12. The Client may get acquainted with other terms of usage of the system through the Internet website of the Bank.

4.13. The terms of the Bulletin may have amended after the date of publication of the bulletin,. Which the Client may clarify by contacting the Bank's means of communication indicated in the Bulletin.

VI. Management of accounts remotely**		
Tariffs of services provided through AEB Mobile/ AEB Online systems (Hereinafter System)[1]	**Resident**	**Non-resident and non RA citizen**
1. Downloading and maintenance of AEB Mobile Application /PE/	Free of charge	
2. Change of the password of the system	Free of charge	
3. Sending a new password via e-mail	Free of charge	
4. Unblocking the access to AEB Mobile / AEB Online system	Free of charge	
5. Transfer to the card*** see tariffs[2]		
6. Transactions with plastic cards[2] preferential tariffs of services[1]		
6.1 Transfers from the card account in favour of the clients of RA banks[5]	Free of charge	
6.2 Card blocking	Free of charge	
6.3 Unblocking of the card blocked by the system	Free of charge	
7. Transfers from bank accounts in USD and EUR to other banks in RA territory/preferential tariff/	0.1% minimum AMD 1000, maximum AMD 10000	
7.1 Transfers from bank accounts in USD and EUR to other banks in RA territory interbank/preferential tariff/	Free of charge	
8. Opening AMD bank account for a customer who does not have a current AMD bank account when providing the AEB Mobile system /preferential tariff/	Free of charge	
8.1 Opening current AMD bank account when registering as a customer with biometric identification using the AEB Mobile system /preferential tariff/	Free of charge	
9. Credit lines with GURU and VISA GURU TRAVEL cards provided to individuals through the AEB Mobile / AEB Online system	See in the Information Bulletin[9]	
10. "Online loan" provided to physical entities through AEB Mobile / AEB Online systems	See in the Information Bulletin[6]	
11. AEB Transfer/countless transfer /[7]	0.6% minimum AMD 200	
12. Service fee		
12.1 Access to AEB Online System for LE/PE clients without security code[4]	AMD 1000 monthly	AMD 2000 monthly
12.2 Access to the system upon LE/PE/PE client request with the security code, receipt of the code through the device[3]	Flat fee-AMD10000 +AMD 1000 monthly	Flat fee-AMD30000 +AMD 2000 monthly
12.3. Access to the system upon LE/PE/PE client request with the security code, receipt of the code through an SMS message (without a device) [4]	AMD 2000 monthly	AMD 4000 monthly

12.4. Access to the system upon LE/PE/PE customer's request with a security code, possibility to receive the code both through an SMS and device [3 and 4]	Flat fee- AMD 10000 + AMD 2000 monthly	Flat fee- AMD 30000 + AMD 4000 monthly
13. Fee for the receipt of the security code with each additional device (LE/PE)	Flat fee- AMD 7500	Flat fee- AMD 20000
14. Change of LE/PE/I Device in case of loss (damage) *	Flat fee- AMD 10000	Flat fee-AMD 30000

*	The tariff includes VAT
**	In case of submitting an application for registration in AEB Mobile/AEB Online electronic systems of ARMECONOMBANK OJSC, the opening of the above-mentioned account is set free of charge for customers not having a current bank AMD account.
***	except for the amount cards envisaged for pension and other social payments
1	Get acquainted with the Bank's tariffs in "III. TRANSFERS and Information Bulletin of Card account and virtual terminals". All other tariffs are available without preferential terms.
2	To get acquainted with the full tariffs for the provision and service of plastic cards, please visit "Information Bulletin of card account and virtual terminals".
3	a/in case of providing the device/s/ to the client until the 25th of the reporting month, the fee is charged for one month during the same month, and in case of providing the device/s/ on 25th of the reporting month or later - within the next month for a month b/in case of returning the device/s/ till the 5th working day of the reporting month no tariffs are charged for the reporting month.
4	a/ In case of signing the application for using the service till the 25th of the reporting month, the monthly fee is charged for one month during the same month, and in case of signing on the 25th of the reporting month or later - within the next month for a month b/no tariff is charged for the reporting period in case of refusing the service till the th working day of the reporting month.
5	Except for MasterCard ARMEC's GOLD, MasterCard ARMEC's STANDARD ,Visa Classic Plus and Guru card types. In accordance with "Information Bulletin of card account and virtual terminals".
6	Get acquainted with the tariffs of "Online loan" provided to physical entities through AEB Mobile / AEB Online system in page 39 of "Information Bulletin of Loans provided to Individuals".
7	"AEB TRANSFERS" internal fast money transfer system, which will enable transfers in Armenian dram and USD, EUR, RUR foreign currencies in the network of branches of "HAECONOMBANK" OJSC, without submitting additional data and charging the customer a cash withdrawal fee.
8	The tariffs of other payments as per the tariffs defined by Easy Pay
9	To get acquainted with the tariffs of "Online loan" provided to individuals via AEB Mobile/ AEB Online systems please see "Credit line via VISA GURU TRAVEL card " subsection of the Information Bulletin of Providing Credit Lines to Individuals through Visa Guru and Visa Guru Travel cards