



29 October 2024

Dear customer,

You have waited patiently to hear more from us, and what you are receiving is part of our ongoing commitment to support you and keep you up to date.

Following our [announcement on 29 August 2024](#) we want to inform you that the sale of HSBC Bank Armenia CJSC (HSBC Armenia) to Ardshinbank CJSC (Ardshinbank) is expected to complete on 29 November 2024. At completion of the transaction, HSBC Armenia will become a wholly owned subsidiary of Ardshinbank and will be renamed Ardshininvestbank CJSC (Ardshininvestbank) where you will be welcomed as a customer.

As communicated earlier, before the transaction completion date there will be no changes to the products and services you receive from HSBC Armenia.

To help you understand what to expect after the transaction, we have attached detailed information about key terms of each product and service. Please refer to the sections relevant to you to get more information.

Key information on your future banking experience

Branches

There will be no changes to our branch locations, working schedules and scope of the provided services.

ATM network

There will be no changes in the operations of the ATM network. Information on ATM network location, technical upgrade and re-branding schedule is regularly updated and published on our website [here](#).

Contact Center / Telephone Banking

Our Contact Center agents will continue providing you with 24/7 support and Telephone Banking services under the same +374 60 655 000 Contact Center number.

Internet Banking/Mobile Banking

You will continue receiving Internet and Mobile Banking services until transaction completion date. Starting from 02 December 2024 you will get access to your Internet and Mobile banking services at Ardshininvestbank. Detailed instructions on Mobile and Internet Banking activation will be provided shortly.

ATM Cards

Your Visa Plus ATM cards will remain operational until 17:00 on 28 November 2024 and will be replaced with Ardshininvestbank Visa Debit Cards. To minimize interruption in banking services,

your new Debit Card will be provided to you by the time your current card stops working. The new card, equipped with cash withdrawal and payment functionalities, will become operational starting from 02 December 2024. The Bank will soon provide you with detailed information on Debit Cards, Tariff of Charges and Rules, as well as alternative solutions during service unavailability between 28 November to 02 December.

If, and as changes arise, we will communicate these to you, and we will also post answers to the most common questions on our website [here](#), which will be updated regularly.

If you have any questions or need further assistance, please do not hesitate to visit any of our branches or contact us by +374 60 655 000 number, operating 24/7.

Kind regards,

Mihran Muradyan
Head of Wealth and Personal Banking
HSBC Armenia