

## Important Information Regarding the Transfer of Your Banking Products and Services

### Accounts:

- Bank code (217) and all associated account numbers (including current, credit, and deposit accounts) will remain unchanged, and the Bank will be renamed to Ardshininvestbank.
- **From December 2, 2024**, the penalty fee of 100,000 AMD per month for balances below the minimum requirement will no longer be applied.
- **From December 2, 2024**, the additional daily account maintenance fee of 3% per annum for balances exceeding AMD 950,000,000 (or equivalent in foreign currency) at the end of the day will also be discontinued.
- Following the completion of the transaction, we will no longer service accounts in Hong Kong Dollars (HKD) and Japanese Yen (JPY). We kindly request that you close these accounts by November 25, 2024, by transferring or converting any existing balances into another currency of your choice prior to this date.
- From December 2024, statements will be sent to you once a month by the 5th of each month.
- **Important: Please note that from December 2, 2024, the amended “General Terms and Conditions of Banking Services” and updated Tariffs [here](#) will take effect.**
- Your current individual tariffs will remain unchanged.

### Deposits:

- Your current deposits will continue to be serviced under the existing conditions until the end of your deposit agreement.
- From December 2, 2024, the Bank will offer term deposits in AMD, US Dollars, Euros, and Russian Rubles, with enhanced interest rates.
- All existing deposits, including those with automatic renewal, will be settled at the end of their term, with the principal amount transferred to your current or savings account. This provides the opportunity to sign a new deposit agreement with the updated deposit options.
- Details of the updated deposit terms effective December 2, 2024, are available [here](#).

### Transfers and SWIFT services:

- **Important: Starting December 2, 2024, Ardshininvestbank will implement new transfer rates, terms and conditions and updated requisites for transfer services.**
- The services provided through the SWIFT system (SWIFT MT101, SWIFT MT940) will be available also after the completion of the sale transaction.
- From December 2, 2024, please ensure Bank code 217 is referenced for all incoming payments to your accounts.
- Please note that transfers in Hong Kong Dollars (HKD) and Japanese Yen (JPY) will be discontinued.
- Full details of these changes can be accessed via the following [link](#).
- **Your current individual tariffs will remain unchanged.**

### POS terminals:

- General terms and conditions, as well as the tariff of charges for POS terminal service will remain unchanged.
- From December 2, 2024 the "low turnover penalty" and "installation of equipment fee" will not be applicable.
- Existing commercial materials (labels, logos, etc.) in your possession will be replaced with new ones by Bank employees.
- **Your current individual tariffs will remain unchanged.**

### Corporate ATM cards:

- From November 28, 2024, Corporate ATM cards will be demised.
- From December 2, 2024, customers will be offered Mastercard Corporate Debit Business Cards, which will enable cash withdrawals and cashless payments.
- From December 2, 2024, the updated Payment Card Rules and Card Tariffs [here](#) will come into effect and apply to newly provided services.

### Cash operations:

- **Important: New tariffs for cash operations, including cash collection, deposit and withdrawal services, will be implemented from December 2, 2024.** Full details of these changes can be accessed via the following [link](#).
- **Your current individual tariffs will remain unchanged.**

### Chequebooks:

- From December 2, 2024, chequebooks will be serviced free of charge.
- Please note that existing chequebooks will need to be replaced with new ones. To ensure uninterrupted service, we kindly ask you to visit any of our branches between November 15 and November 28, 2024, to collect your new chequebooks.
- **Important: Starting November 29, 2024, cheques issued from old chequebooks will no longer be accepted by the Bank.**

### Loan, Revolving Loan, Overdraft:

- From December 2, 2024, interest on the unutilized portion of credit lines and overdrafts will no longer be applied.
- Combined limits service will be discontinued. Current limits will continue to be serviced without change until the limit expires. Instead of the service, the Bank will propose credit limits according to individual credit instruments.
- From December 2, 2024, Bank will offer new lending terms, which will be applicable for new credit instruments.
- The maximum term of credit instruments will be set at 10 years instead of 3 years.
- Loans will be offered in Armenian Drams, US Dollars, Euros, and Russian Rubles.
- Full details of these changes can be accessed via the following link.
- **The terms and conditions, as well as the tariff of charges of existing credit products will remain unchanged.**

### Corporate credit cards:

- After December 2, 2024, your Mastercard credit cards will continue to function as usual. No action is required from you at this time. If any action becomes necessary in the future, we will notify you in advance.
- **There will be no change in terms of existing credit lines and repayment logic.**
- Statements will be sent on each settlement day.
- **Important: From December 2, 2024, the updated Payment Card Terms and Card Tariffs [here](#) will apply to newly provided services.**

### Trade Finance Services

- **The current terms and conditions, as well as the tariff of charges of Trade Finance services remain unchanged.** Beneficiaries of Trade Finance services will be notified of changes by the Bank as appropriate.
- **Important: Starting December 2, 2024, Ardshininvestbank will update the terms for its trade finance products.** Full details of these changes can be accessed via the following [link](#).

### **Electronic signature (adobe sign):**

- The electronic signature will continue to function. We will inform you about the necessary steps to keep the service uninterrupted in the near future.

### **HSBC Evolve:**

- **Important: From November 26, 2024, HSBC Evolve service will be demised.**
- Currency exchange will be available through the new online banking service.

### **Foreign exchange spot trading:**

- The current terms of foreign exchange spot transactions will remain unchanged with the exception of demised currencies, Hong Kong Dollars (HKD) and Japanese Yen (JPY).

### **Foreign exchange forward:**

- **The existing terms and conditions of foreign exchange forward transactions will remain unchanged.** Current limits will continue to be serviced without any change until the limit expires. After the expiry of the limits, they will be considered in accordance with the conditions in force at the time of the review.

### **Repo/Reverse Repo Transactions:**

- **The existing terms and conditions of repo/reverse repo transactions will remain unchanged.** Current limits will continue to be serviced without any change until the limit expires. After the expiry of the limits, they will be considered in accordance with the conditions in force at the time of the review.

### **Brokerage and Custody services:**

- There will be no change in the current terms and conditions of Brokerage and Custody services.

### **Other important information:**

- The powers of attorney you have provided to the Bank, allowing transactions on your account, will remain unchanged. No action is required from you at this time.
- Your standing payment instructions previously submitted to the Bank will continue to be valid under the same conditions.

**From December 2, 2024, the conditions presented in the links in this document will also be available on the official website of Ardshininvestbank, which will be provided separately.**