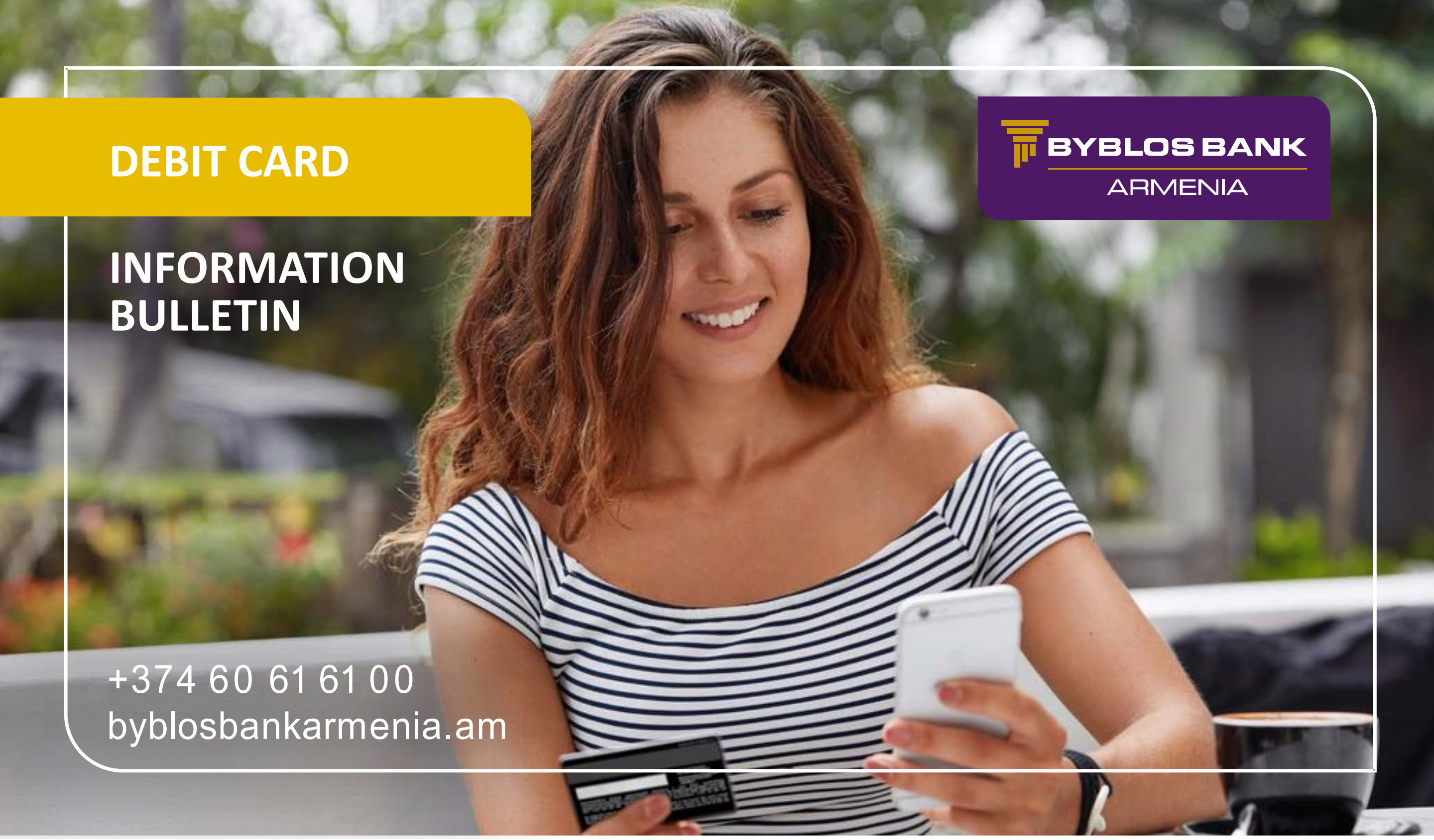

ATTENTION

Tariffs and conditions laid out in this information bulletin are subject to change. In order to obtain additional up-to-date information about Byblos Bank Armenia debit cards and Byblos Online service, please call us at + 374 60 61 61 00, visit the Bank's official website at byblosbankarmenia.am or stop by one of our branches.

Our branches are located at the following addresses:

- Abovyan 6, Yerevan
- King Pap 18/3, Yerevan
- Komitas 38/2, Yerevan
- Baghramyan 84/1, Yerevan

You may communicate with the Bank by post or email. The latter eliminates the risk of loss of information and ensures secrecy.

Your Financial Directory (fininfo.am) is an electronic platform that helps compare services offered to individuals and facilitates the selection of the most efficient option for you.

Published: 03/2026
The Bank is supervised by the Central Bank of Armenia.

DEBIT CARD

You can order a debit card online through the Byblos Mobile app or by visiting any Byblos Bank branch to fill out a card application.

Your card will be ready for pickup within 3 business days.
If you're not yet a Bank customer, you can still download the Byblos Mobile app, register online, and order your card without needing to visit a branch.

Your Arca/Mastercard Debit Card will enable you to make financial transactions – withdraw cash, check your accounts, make contactless payments, online purchases and much more – round the clock.

1 WHEN AND WHERE CAN I USE MY CARD?

The card issued by Byblos Bank Armenia can be used 24/7 when withdrawing cash from ATMs and cash points across the country, making a variety of transactions via Online Banking, including checking the balance of accounts, transferring funds, viewing account statements, submitting an application for account reference or card reissuance, following currency exchange rates, among other things.

Arca/Mastercard Debit Cards can be used to withdraw cash from a wide network of ATMs and cash withdrawal points throughout the territory of the Republic of Armenia.

Additionally, Mastercard cards can also be used at any ATM abroad and millions of service points where the Mastercard brand is represented. Learning the peculiarities of each card, you can make an informed decision when choosing a local (Arca) or an international (Mastercard) card.

2 WHAT OTHER BENEFITS DO I HAVE?

Your Byblos Bank Armenia Arca/Mastercard Debit Card offers you the following

- **Card replacement:** In case your card is damaged or stolen, Byblos Bank Armenia will provide you with a replacement card.
- **Card activation:** The card will be activated within one banking day from the date of issue.
- **Financial control:** Your monthly statement* gives you a comprehensive record of your spending, which can help you monitor your expenses.

Overdraft facility: If you are a resident of Armenia and have a good credit history, your Debit Card allows you to benefit from an overdraft facility of up to 5 times your salary once you transfer your salary to a Byblos Bank Armenia account.

*Should you have objections regarding any transaction reflected in your statement, you may dispute it within 15 days from the date of receiving the statement. In the event of obtaining a **World Elite™ Mastercard®** Debit Card, you will get the following additional benefits:

- free **LoungeKey** membership and access to business lounges at more than 1,200 airports around the world, as well as 12 complementary guest visits each year,
- Internet connectivity in 200+ countries and 3GB of roaming data,
- unlimited free access to the Fast Track program, as well as complimentary access for guests – 12 times throughout the year,
- Mastercard Travel Rewards program and up to 20% cashback when shopping at 500+ popular brands with the World Elite card,
- 24/7 concierge service,
- free travel insurance throughout your trips, as well as necessary medical and legal support and advice,
- package of special offers for online purchases from the world's leading brands, access to premium travel offers from Mastercard.®

In the event of obtaining a **Mastercard World** Debit Card, you will get the following additional benefits:

- Free **LoungeKey** membership and access to business lounges at more than 1,200 airports around the world, as well as 6 complementary visits for the Cardholder and their guests each year
- 1GB of roaming data,
- 6 free passes to the Fast Track program for the Cardholder and their guests
- 24/7 concierge service

Note: Comprehensive and up-to-date information about the benefits can be obtained by visiting the Bank's website at byblosbankarmenia.am or calling us at +374 60 61 61 00.

3 SECURE TRANSACTIONS AND PAYMENTS

For security reasons, you need to apply a PIN code (in some cases, your signature too) to safely use your card. The PIN code allows you to withdraw cash, verify purchases, receive statements or make transfers. Remember that the card or the transaction may be canceled after three consecutive incorrect PINs have been entered.

As Cardholder, you are responsible for the use of the Card and all withdrawals and charges related to the Card, and bear the risk of the consequences of not keeping the PIN code confidential.

You must take all necessary measures to keep the Card and PIN code safe, in particular not to write the PIN code on the Card or any document attached to it.

To avoid card fraud when receiving money, avoid providing all your card data to unauthorized people (only the card number will suffice), as well as making purchases on suspicious or unfamiliar websites. The Bank assumes no responsibility for the withdrawal of funds from the card by other persons with the help of information provided by you. In case of detecting any suspicious transaction, it is necessary to immediately contact the Bank, using the phone number
+374 60 61 61 00 .

Before making online transactions, it is necessary to research the website to make sure it is not fraudulent. When making online payments, you should give preference to websites connected to the Mastercard Secure Code, Arca Secure Pay systems (3-D Secure) in order to minimize the possibility of unauthorized transactions. Through said security systems and the telecommunications operator, a one-time password sent via SMS to the phone number provided by you will help you to confirm and complete your transaction In case of card loss, theft, suspicion of fraud, blocking, withholding of the card by the ATM, or other problems emerging during transactions made with the card, you may visit the branches of the Bank on working days and hours.

Note: In the event of loss of card, the Bank assumes no responsibility for transactions made with the card before notifying the processing center about the loss of the card. Information about the safe use of the card is provided by the Bank to the Cardholder when signing the contract.

4 THINGS TO KNOW

How to use the Debit Card at an ATM?

- Insert the card into the ATM,
- Enter the PIN number,
- Follow on-screen instructions.

Where are Byblos Bank Armenia ATMs located?

- Abovyan 6, Yerevan
- King Pap 18/3, Yerevan
- Komitas 38/2, Yerevan
- Baghramyan 84/1, Yerevan

What to do with the PIN code?

- Keep the PIN code safe to avoid theft or loss;
- Do not keep the PIN code and your card in the same wallet;
- Remember: the card may be blocked when three incorrect PINs are entered.

What are the main factors affecting the decision to approve or reject an overdraft application?

- Credit history
- Authenticity of information provided by the Borrower
- Customer's solvency (financial status)
- Customer's creditworthiness (including lack of legal obstacles to obtaining a loan, etc.)

How long will it take the Bank to approve an overdraft facility?

Byblos Bank Armenia will provide a decision regarding the overdraft application within 7 working days. The loan is provided within 3 working days from the date the Customer signs a contract with the Bank, if all the required documents have been submitted.

5 HOW TO OBTAIN A DEBIT CARD?

If you want to use the overdraft facility, you will need to provide a valid passport or identification card and submit a salary/income verification letter and proof of residency if it is not mentioned in your passport.

Need for additional documents

Based on the Know Your Customer principle, the Bank may request additional documents or other information, as well as ask you additional questions during communication, for the purpose of customer due diligence (upon such request), as defined by the Law On Combating Money Laundering and Terrorism Financing of the Republic of Armenia.

In accordance with the agreement signed with the U.S. on the basis of the Foreign Account Tax Compliance Act, the Bank may collect additional information to determine whether you are a U.S. taxpayer.

6 HOW TO CANCEL/REISSUE A CARD?

A Byblos Bank Armenia debit card is issued for three years. You can apply for having the card reissued if the card is about to expire, card information has become known to other people, the card has been damaged, you have lost the card or you have forgotten the PIN (Personal Identification Number) code. If the Bank has difficulty contacting you in order to receive an instruction to reissue the card when it is expiring, but you have made transactions with the card within the last 6 months, or the card account balance is AMD 10,000 or more, the Bank reissues the card.

After submitting an application to cancel the card, you are obliged to pay o all the obligations you have to the Bank regarding the card and return the card to the Bank within 5 days, or destroy it by confirming this in writing. Remember that if you fail to return the card to the Bank or destroy it, all liability for transactions made with the card shall be borne by you.

If your balance is positive after the card is canceled, the Bank will transfer the sum to your other accounts with the Bank.

IMPORTANT NOTE

All fees and charges will be deducted from the Cardholder’s account in AMD. In case of a foreign currency account, the Bank is entitled to exchange the amount into AMD at a rate determined by the Bank on the day of the deduction. If the currency of the transaction carried out with the card differs from the currency of the card account, the Bank has the right to convert the currency of the transaction to the currency of the card at the exchange rate mentioned in the tariffs.

According to the law of the Republic of Armenia on Combating Money Laundering and Terrorism Financing and for the proper investigation of the client's profile, the Bank can obtain additional documents or other information as per the Know Your Customer principle, as well as ask additional questions during communication (if need be).

According to an agreement with the United States regarding the Foreign Account Tax Compliance Act (FATCA), the Bank may request or gather additional information in order to identify the Borrower’s status as a US taxpayer.

In accordance with the requirements of the Common Reporting Standard (CRS) established by the Organization for Economic Cooperation and Development (OECD), the Bank may collect additional information to determine whether you are a tax resident of any foreign country or territory.

Card loss (theft, fraud, confiscation) and rules for blocking/unblocking them

In the event of card loss (theft) or suspicion of fraud, the Cardholder must immediately block the card and notify the Bank in writing to have the card re-issued or canceled.

The Cardholder can block the card:

- through Online Banking/the Byblos Mobile app,
- through the USSD service,
- by visiting one of the branches of the Bank (on weekdays from 9:30am to 5:00pm),
- by calling the Bank at +374 60 61 61 00 (24/7)

The bank blocks the card within 15 minutes from the moment of receiving the alert and/or detecting suspicious activity. Before notifying the Bank of the card loss (theft) or fraud, all liability for transactions made with the card shall be borne by the Cardholder.

The Bank may block the card if:

- The Cardholder has made such a request,
- The Bank has detected fraudulent/suspicious activity,
- The Cardholder has outstanding liabilities to the Bank.

The Bank unblocks the card within one working day if:

- The Cardholder has submitted a written request, and a commission fee determined by the Bank for unblocking the card has been charged,
- The Bank has received confirmation from the Cardholder that transactions made with the card are not fraudulent,
- The Cardholder has paid off all outstanding liabilities to the Bank.

In order to suspend unauthorized offline transactions, the Bank, upon the request of the Cardholder, registers the card in the Mastercard international blocking system within the period specified by the rules of the Mastercard payment system.

The Bank, upon written request of the Cardholder, may unblock a card blocked due suspicion of fraud, after which, however, the Bank is not liable for possible damages the Cardholder may suffer.

In case of experiencing problems (blocking, non-service, withholding of the card by the ATM) or other incidents that emerge during transactions, the Cardholder must report the problem by visiting one of the branches of the Bank or by calling on the phone numbers mentioned above.

In case of withholding of the card by the ATM, the Bank clarifies whether the card has been left in the ATM and offers to block it. The card may be confiscated after three consecutive incorrect PINs have been entered, or if you don't take the card within 20-30 seconds after the ATM returns it, or if there is a technical problem with the cash machine. To get the confiscated card back, the Cardholder visits the Bank with an identity document. The card withheld by the Bank’s ATMs is returned to the Cardholder within three working days from the day of the confiscation, while the card withheld by the ATMs of other Banks in the Republic of Armenia is returned within a month from the day of the confiscation.

If the ATM fails to dispense cash, the Cardholder must submit a written request with the Bank, after which the Bank initiates the process of disputing the transaction.

Debit Card Overdraft Facility Terms (AMD)					
Card type	Mastercard World	Mastercard World	Mastercard Gold	Mastercard Standard	Arca Gold
Amount*	AMD 1,500,000 - 5,000,000	AMD 400,000 - 5,000,000			
Provision of overdraft	free of charge				
Tenor	1 - 12 years				
Interest rate	14.5%			15.5%	
Annual percentage rate	**15.57 - 17.79%**			**15.57 - 17.79%**	
Repayment frequency**	Payment of interest – every month; Payment of the principal – before the end of the loan term				

*The Overdraft is provided in the amount of five times the transferred net salary.
**In case there are penalties, those will be paid first.

NOTE: If the Overdraft is not approved through the automatic scoring process, the nominal interest rate will be increased by 0.25%.Incase of deviation from the main terms of the Overdraft (tenor, amount, LTV, etc.), the nominal interest rate may be increased by 0.25%.

•Card type: MC Gold
•Contract date: 08/08/22
Below is an APR calculation sample:
•Overdraft period (months): 144
•Overdraft amount: AMD 1,500,000
•Interest rate: 14%
•Monthly fee: AMD 250
•Cash withdrawal from BBA: 0%
•Transferred salary: AMD 300,000
•Annual percentage rate (cash): 15.16%
•Annual percentage rate (non-cash): 15.16%

Attention In case of payment delay, the Bank will update the Borrower's profile in the Credit Register and Credit Bureaus of the Central Bank of Armenia, which can lead to a negative impact on the Borrower's credit history and cause difficulties in the process of obtaining a loan in the future. If you do not fulfill your obligations in due time, your property may be confiscated in accordance with the law.

Card tariffs

Card type	Arca Gold	Mastercard Digital	Mastercard Standard	Mastercard Gold
Currency*	AMD	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR
Issuance of the card	free	free	free	free
Service fee (annually)	AMD 4,000	AMD 1,000	AMD 4,000	AMD 12,000
Service fee for Supplementary card (annually)	AMD 4,000	AMD 1,000	AMD 4,000	AMD 12,000
Card account closure charge for first three months	free	free	free	free
Provision of account statement (each month)	free	free	free	free
Provision of additional statement (VAT included)	AMD 500	free	AMD 500	free
Card replacement and reissuance (in case of name change, loss of or damage to card)	AMD 1,000	AMD 2,000	AMD 1,500	3,000 AMD
Provision of new PIN	AMD 1,000	AMD 2,000	AMD 1,500	3,000 AMD
PIN code reset through ATM	AMD 500	-	AMD 1,000	AMD 1,000
Cash withdrawal from BBAM ATMs	0.3%	0.3%	0.3%	0.3%
USD cash withdrawal from BBAM cash outlets from against non-cash credits	-	0.5%	0.5%	0.5%
EUR cash withdrawal from BBAM cash outlets from against non-cash credits	-	1%	1%	1%
Cash withdrawal from ATMs of Arca system and other Armenian banks' ATMs**	1%	1%	1%	1%
Cash withdrawal from Foreign Banks ATMs	-	2% min:AMD 2,500	2% min:AMD 2,500	2% min:AMD 2,500
Cash withdrawal from ATMs and cash outlets of Arca system banks**	-	1%	0%	1%
Cash withdrawal from ATMs and cash outlets of other Armenian banks	-	1%	0%	1%
Cash withdrawal from Foreign Banks outlets	-	2% min:AMD 2,500	2% min:AMD 2,500	2% min:AMD 2,500
Cash deposits through Byblos Bank Armenia ATMs	0%	0%	0%	0%
Cash deposits through ATMs within ARCA system	0.62%	0.62%	0.62%	0.62%
Overdraft facility	Available	Available	Available	Available
Late payment fee on overdraft (yearly)	0.24%	0.24%	0.24%	0.24%
Card-to-card transfer fee	0.5%	0.5%	0.5%	0.5%
Blocking of card	*free*	*free*	*free*	*free*
Unblocking of card	AMD 1,000	AMD 1,000	AMD 1,000	AMD 3,000
Unblocking of card online	*free*	*free*	*free*	*free*
Wrong dispute of transaction***	AMD 15,000	AMD 15,000	AMD 15,000	AMD 15,000
Retaining the card in MasterCard Stop List for 2 weeks	-	AMD 15,000	AMD 15,000	AMD 15,000
1 SMS report	AMD 20	AMD 20	AMD 20	AMD 20
Push notification	*free*	*free*	*free*	*free*
3D Secure/USSD SMS report	*free*	*free*	*free*	*free*
Number of cash withdrawals per day	7	10	10	10
Total maximum amount of cash withdrawals per day	AMD 500,000	AMD 500,000 USD 2,000 EUR 1,500	AMD 500,000 USD 2,000 EUR 1,500	AMD 1,000,000 USD 3,000 EUR 2,000
Number of transactions per day	20	20	20	20
Total maximum amount of all transactions per day	AMD 750,000	AMD 3,000,000 USD 6,000 EUR 6,000	AMD 2,000,000 USD 4,000 EUR 4,000	AMD 3,000,000 USD 6,000 EUR 6,000
Access to business lounges at airports******	-	-	-	AMD 15,000 (per entry)
Interest on positive balance*******	0-7%	0-7%	0-7%	0-7%

Card type	Mastercard World	Mastercard World Elite*****	Mastercard Business
Currency*	AMD, USD, EUR	AMD, USD, EUR	AMD, USD, EUR
Issuance of the card	*free*	*free*	*free*
Service fee (annually)	AMD 18,000	AMD 7,000 (monthly) AMD 77,000 (annually)	AMD 15,000
Service fee for Supplementary card (annually)	AMD 18,000	AMD 7,000 (monthly) AMD 77,000 (annually)	AMD 6,000
Card account closure charge for first three months	*free*	AMD 20,000	*free*
Provision of account statement (each month)	*free*	*free*	*free*
Provision of additional statement (VAT included)	*free*	*free*	*free*
Card replacement and reissuance (in case of name change, loss of or damage to card)	AMD 5,000	AMD 7,000	AMD 5,000
Provision of new PIN	AMD 5,000	AMD 7,000	AMD 5,000
PIN code reset through ATM	*free*	*free*	AMD 1,000
Cash withdrawal from BBAM ATMs	0.3%	0%	0.3%
USD cash withdrawal from BBAM cash outlets from against non-cash credits	0.5%	0.5%	0.5%
EUR cash withdrawal from BBAM cash outlets from against non-cash credits	1%	1%	1%
Cash withdrawal from ATMs and cash outlets of Arca system banks**	1%	0%	1%
Cash withdrawal from ATMs and cash outlets of other Armenian banks	1.5%	0%	1%
Cash withdrawal from Foreign Banks ATMs	2% min: AMD 2,500	0%	2% min: AMD 2,500
Cash withdrawal from ATMs of Arca system and other Armenian banks' cash outlets	1%	1%	1%
Cash withdrawal from Foreign Banks outlets	2.5% min: AMD 2,500	2.5% min: AMD 2,500	2% min: AMD 2,500
Cash deposits through Byblos Bank Armenia ATMs	0%	0%	0%
Cash deposits through ATMs within ARCA system	0.62%	0.62%	0.62%
Overdraft facility	Available	Available	-
Late payment fee on overdraft (yearly)	24%	24%	-
Card-to-card transfer fee	0.5%	0.5%	0.5%
Blocking of card	*free*	*free*	*free*
Unblocking of card	*free*	*free*	AMD 1,000
Unblocking of card online	*free*	*free*	*free*
Wrong dispute of transaction***	AMD 15,000	AMD 15,000	AMD 15,000
Retaining the card in MasterCard Stop List for 2 weeks	AMD 15,000	AMD 15,000	AMD 15,000
1 SMS report	AMD 20	≥ 5,000 free****	AMD 20
Push notification	*free*	*free*	*free*
3D Secure/USSD SMS report	*free*	*free*	*free*
Number of cash withdrawals per day	10	15	10
Total maximum amount of cash withdrawals per day	AMD 2,000,000 USD 5,000 EUR 4,000	AMD 3,000,000 USD 6,000 EUR 6,000	AMD 1,000,000 USD 3,000 EUR 2,000
Number of transactions per day	20	25	20
Total maximum amount of all transactions per day	AMD 20,000,000 USD 50,000 EUR 40,000	AMD 50,000,000 USD 100,000 EUR 100,000	AMD 3,000,000 USD 6,000 EUR 6,000
Access to business lounges at airports******	6 passes annually	*free*	-
Interest on positive balance*******	0-7%	0-7%	0-7%

*Foreign currency transactions in currencies other than the card's currency are converted using the exchange rate determined by Byblos Bank Armenia, with a possible adjustment of ±1 AMD.

**In the event of withdrawing cash via Apple Pay or Google Pay from Inecobank CJSC ATMs and cash outlets, commission is charged according to relevant tariffs set for withdrawals abroad. Additional commission fee set by Ameriabank will be applied to cash withdrawals from Ameriabank ATMs.

***Chargeback complaints must be provided within at least 15 calendar days from the date of receipt of the statement. The Bank is also obliged to accept the Cardholder's chargeback requests if transactions, which are not authorized by the Cardholder, are appealed within calendar days from the receipt of the statement by the Cardholder, and the Cardholder submits documents confirming the impossibility of submitting chargeback requests within15 calendar days upon receipt of statement.

****In case client requests amount below 5,000 AMD (or equivalent), 20 AMD will be charged for 1 SMS report.

*****All conditions of supplementary card of World Elite Mastercard are applicable as per the particular card tariff. Supplementary card currency should comply with the principal card currency.

******Detailed information about the program is available on the website of Byblos Bank Armenia (byblosbankarmenia.am).

*******The interest rate accrued on the positive balance of the account may be set by the Bank at more than 0% per annum, based on the actual or expected turnover of the client's account or the volume and nature of cooperation with the client cooperation with the client.

NOTE: In case of termination of the Card before the expiry date, the charged service fee will not be refunded.

Updated: 03.2026

BYBLOS ONLINE

Do you need 24/7 access to banking services but are too busy to go to the bank? Byblos Bank Armenia is offering you a convenient way to solve your problems through its Online Banking service and the Byblos Mobile app without visiting the Bank.

1

WHAT ARE THE SERVICES OFFERED WITH BYBLOS ONLINE?

Byblos Online provides safe and secure access to a number of banking services at any moment and allows you to perform a number of transactions:

- check the balance of your accounts, open accounts,
- fix a deposit,
- order a card,
- make money transfers,
- open a deposit account, repay loans at Byblos Bank Armenia and other banks,
- view exchange rates and make foreign exchange transactions,
- pay traffic fines and parking fees,
- make utility, state and other payments,
- check your card balance, statements, and transactions, among other things.

2

SECURE TRANSACTIONS 24/7

Security is a major issue for any Internet user, and it is a priority for us as well. Which is why Byblos Bank Armenia has taken every precaution to ensure maximum security of your financial and personal information.

Here are some helpful tips on how you can contribute to keeping your data safe:

- Choose a strong password that contains uppercase and lowercase letters, numbers and special characters;
- Do not share your password with other
- Install an anti-virus software and update it regularly.

3

HOW DO I ACTIVATE THE SERVICE?

Using Byblos Bank Armenia's Byblos Online services, which are available 24/7, is easy and fast.

Individuals can activate the service by visiting the Bank or downloading the Byblos Mobile app and registering online by following a few simple steps

1. Download the Byblos Mobile application and tap on "Online Registration"

2. Choose your preferred identification method and review the terms for the processing and collection of personal data

3. Scan your ID/passport (tip: avoid light reflections on the document for best results) and confirm

4. Scan your face, smile, then look down and up

5. Enter your email address, tap "Verify", then enter the verification code sent to your email and confirm it

6. Enter your phone number, tap "Verify", then enter the verification code sent to your phone and confirm it

7. Provide your KYC and FATCA information, review the terms for account opening and operation, and confirm

8. Create a login and password for Online/Mobile Banking, (Note: your password must be at least 10 characters long and include uppercase and lowercase letters, a number, and a symbol), accept the terms of service and confirm your registration

9. Set a six-digit code for future access to the system.
If you wish to log in using biometric data — fingerprint or Face ID — enable biometric authentication in the app

Legal entities must visit the Bank (with their stamp, if available) and follow these steps* to activate the service:

- Visit the Online Banking platform or download the Mobile Banking app,
- Register and accept the terms and conditions,
- Enter the verification code sent to your phone or your email,
- Create a 6-digit code to use it later for signing in
- Sign the Byblos Online application form and accept the terms and conditions,
- Choose the type of access and pay the service fee,

Armenia

DOWNLOAD THE MOBILE APPLICATION

Account holders that have not performed any transaction during the last 14 months can enroll to the OB service without any branch intervention, but all transactions will be subject to branch authorization. If the customer is in branch, the account will be first activated and then processed for OB activation.

NOTE: In case of forgetting the password, individuals and legal entities can restore it without visiting the Bank.

4

HOW MUCH WILL IT COST?

Name	Tariffs
*Individuals (activation)**	*Free of charge*
Individuals, transactional	*Free of charge*
Individuals, view only	*Free of charge*
Legal entity/PE (activation)*	AMD 1,000
Legal entity/PE, transactional – up to 2 users (monthly)	AMD 1,500
Legal entity/PE, transactional – additional	AMD 200
Legal entity/PE, view only (monthly)*	AMD 200

*VAT inclusive

**Account holders with view-only access can switch to transactional mode via the app or the Online Banking platform free of charge.