

Approved by:
Minutes of the Board of Directors of 05.05.2026
No. DEC 12-37.
Enters into force on 06/05/2026.

If you are reading the information summary on the Bank's website, please pay attention to the date of its validity.

The terms and conditions specified in the printed information summary may have changed. If you are reading the summary in printed form, for more information, please visit the Bank's website at www.fastbank.am, contact any branch of the Bank or call the Bank's Contact Center at (+374 10) 510 000.

BUSINESS PAYMENT CARD SERVICE TERMS AND TARIFFS

Card	MASTERCARD BUSINESS DIGITAL	VISA BUSINESS PLATINUM
Card issuance fee	Not defined	
Card account currency	AMD, USD, EUR, RUB	
Card validity period	5 years	
Annual card servicing fee/ AMD	3 000 ¹	15 000
Card reissue and replacement in AMD	Not applicable	5 000
Annual (simple) interest rate and percentage yield applied to the daily account balance	According to the document "Terms and tariffs for opening and servicing current bank accounts for legal entities and individual entrepreneurs" , in the amount of the annual interest rate applied to the daily balance of the account.	
Card blocking/unblocking	free of charge	
Account statement, monthly/electronic	free of charge	
Account statement, duplicate/paper	According to the document "Tariffs for Other Services" , in accordance with the tariff for providing electronic or paper statements on existing loans/accounts/deposits to individuals, sole proprietors and legal entities.	
Sending of identification code for online transactions (3D Secure)	free of charge	

¹ If you order a card before 31/07/2026, the annual service fee will not apply until the card expires.

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Obtaining a new PIN code via ATM/Fast Bank WEB domain and "FastBank Mobile" application	free of charge
Non-cash payments	free of charge
State payments (taxes, duties, other payments to the state and local budget (via mobile application)	free of charge
Cash disbursement without using a card at the Bank's cash desks	According to the document "Terms and tariffs for opening and servicing current bank accounts for legal entities and individual entrepreneurs" , in accordance with the tariff for cash withdrawal of funds.
Cash deposit to the Bank's card accounts through ATMs of other Banks	0.80%
SMS notification service/ AMD	local phone number: 20 international phone number: 50
Appeal of a card transaction (unfounded)/ AMD	5 000
Cash withdrawal at ATMs	
Bank ATMs	0.5%
Other banks in Armenia	1%
Other banks abroad	2%, minimum 1 500 AMD
Cash withdrawal from the Bank's cash desk via POS terminal from payment cards of "Fast Bank" CJSC	
AMD/USD/EUR/RUB	According to the current account/given card cash withdrawal rates (at the maximum commission rate for the relevant currency)
Cash withdrawal from payment cards issued by other banks via POS terminal from the Bank's cash desk	
In case of AMD	0.5%
In case of foreign currency	2%

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Other services		
"Transfer to card" via mobile application	0.5%	
Card delivery to address, within the territory of the Republic of Armenia	Not applicable	free of charge
Delivery duration	Not applicable	Yerevan: up to 3 business days, regions: up to 5 business days
Other provisions	1) The customer can have 10 active Mastercard Business Digital cards in all currencies at the same time. 2) The cards are designed for online, card account, as well as for non-cash transactions that do not require the presence of a physical card via Token. 3) The card can be ordered only through the FastBank Mobile application and the "Fast Bank" WEB domain. 4) After ordering, the card details become available in the FastBank Mobile application and the "Fast Bank" WEB domain. 5) Cash withdrawals with cards can be made through the Apple Pay and Gpay systems. 6) When cashing out at ATMs, the cash withdrawal fee will be frozen on the card and will become available within 1-3 days after the transaction is cleared. 7) The annual card service fee is charged at the time of ordering the card (if set).	
Card type	Payment	

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Cards provided with free annual service, depending on the amount of the deposit/bond	
From 20 000 000 AMD to 100 000 000 AMD	1 Visa Platinum Business
From 100 000 000 AMD to 500 000 000 AMD	2 Visa Platinum Business
500 000 000 AMD and more	3 Visa Platinum Business
The specified limit is calculated and includes the Customer's total deposits/bonds in all currencies at the time of applying for the card.	
The above scale is based only on deposits/bonds with a contractual term of 181 days or more.	
Each customer may be issued a maximum of 3 cards without an annual service fee, during the entire term of the card, in the currency of the latter's choice.	
Other terms of the card are regulated in accordance with the PAYMENT CARD SERVICE TERMS AND TARIFFS currently in effect for this card type.	
At the end of the card's term of validity, the card may be reissued with free annual service, subject to meeting the relevant conditions currently set for depositories at the Bank.	

Cards provided with free annual service, based on the total amount of the loan(s) (including leasing, bank guarantee) balance	
From 50 000 000 AMD to 100 000 000 AMD	1 Visa Platinum Business
From 100 000 000 AMD to 300 000 000 AMD	2 Visa Platinum Business
300 000 000 AMD and more	3 Visa Platinum Business
The specified limit is calculated and includes the aggregate amount of the Customer's loan balances in all currencies at the time of applying for the card.	
Each customer may be issued a maximum of 3 cards without an annual service fee, during the entire term of the card, in the currency of the latter's choice.	
Other terms of the card are regulated in accordance with the PAYMENT CARD SERVICE TERMS AND TARIFFS currently in force for this card type.	
At the end of the card's term of validity, the card may be reissued with free annual service, subject to compliance with the relevant conditions currently established for borrowers operating in the Bank.	

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1. ATTENTION: YOU HAVE THE RIGHT TO COMMUNICATE WITH THE BANK IN YOUR PREFERRED WAY: BY POST OR ELECTRONICALLY. RECEIVING INFORMATION ELECTRONICALLY IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, IT IS FREE FROM THE RISK OF LOSS OF PAPER INFORMATION AND ENSURES CONFIDENTIALITY.
2. ATTENTION: YOUR "FINANCIAL DIRECTORY" IS AN ELECTRONIC SYSTEM THAT FACILITATES SEARCHING FOR, COMPARISON OF SERVICES OFFERED TO INDIVIDUALS AND CHOOSING THE MOST EFFECTIVE OPTION FOR YOU (www.fininfo.am).
3. THE BANK IS SUPERVISED BY THE CENTRAL BANK.