

Approved by
Directorate Minutes No. DEC 12-55 dated 25.06.2026
Effective from 26.06.2026

PAYMENT CARD SERVICE TERMS AND TARIFFS							
Card ¹	Arca Classic*	Visa Digital ¹	Visa Classic	Visa Gold	Mastercard World	Visa Infinite/Mastercard World Elite	Visa Infinite Metal
Card issuance	Free of charge						
Card account currency	AMD	Armenian dram, US dollar, Euro, Russian rouble					
Card validity period	5 years						
Annual card service fee / AMD ²	1 500	0	2 000	4 000	12 000	50 000	150 000
Card replacement/reissuance / AMD	1 500	Not applicable	2 000	2 000	2 000	2 000	50 000
Interest on positive balance	According to the document “Terms and Tariffs for Opening and Servicing Current Bank Accounts of Individuals,” at the annual simple/nominal interest rate applied to the daily account balance						
Card blocking/unblocking	Free of charge						
Account statement, monthly / electronic format	Free of charge						

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Duplicate account statement / paper format	According to the Other services document, in accordance with the tariff for providing electronic or paper statements regarding an active loan/account/deposit of individuals, individual entrepreneurs, and legal entities.	
Sending the authentication code for online transactions (3D Secure)	Free of charge	
Obtaining a new PIN code via ATM/mobile application	Free of charge	
Cashless payments	Free of charge	
State (government) payments (taxes, duties, and other payments directed to state and local budgets through the “FastBank Mobile” application)	Free of charge	
Cash deposit to the Bank card through ATMs of other banks	0.80%	
Cash withdrawal at ATMs ³		
Bank ATMs	0.2%	0.5%
Other banks in the Republic of Armenia ⁴	0.8%	1.2%
Other banks abroad	-	2%, minimum: 1 500 AMD
Cash withdrawal from the Bank’s cash desks		

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Cash withdrawal from the Bank’s cash desks without the presence of a card	According to the document “Terms and Tariffs for Opening and Servicing Current Bank Accounts of Individuals,” the tariff for cash withdrawal of funds from the account.		
Cash withdrawal from Fast Bank payment cards at the Bank’s cash desks through a POS terminal			
Armenian dram, US dollar, Euro, Russian rouble	According to the cash withdrawal tariffs for the current account/respective card (in the amount of the maximum commission fee applicable to the relevant currency).	Not applicable	According to the cash withdrawal tariffs for the current account/respective card (in the amount of the maximum commission fee applicable to the relevant currency).
Cash withdrawal from payment cards issued by other banks at the Bank’s cash desk via a POS terminal			
For Armenian dram (AMD)	0.5%		
For foreign currency	2%		
SMS notification/AMD	To a local phone number – 20; to an international phone number – 50.		To a local phone number – free of charge; to an international phone number – 50
Chargeback request for a card transaction (unjustified) / AMD	5 000		Free of charge
Other services			
“Transfer to Card” via the mobile application	0.5%		

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Card delivery to an address within the Republic of Armenia	Free of charge	Not applicable	Free of charge
Delivery time	Yerevan: up to 3 business days; regions: up to 5 business days	Not applicable	Yerevan: up to 3 business days; regions: up to 5 business days
Other provisions	¹ The cards issued by the Bank are debit cards. ¹ The client may have one active Visa Digital card for each currency. ¹ Visa Digital cards are intended for performing online transactions, card account transactions, as well as token-based transactions that do not require the presence of a physical card. ¹ Visa Digital cards are intended for performing online transactions, card account transactions, as well as token-based transactions not requiring the presence of a physical card. The card can only be ordered through the “Fast Bank Mobile” application. ¹ The Visa Digital Card details become available in the “Fast Bank Mobile” application after placing the order. ¹ Cash withdrawals with Visa Digital cards can be performed through the Apple Pay and Google Pay systems.		
Notes	² The annual card maintenance fee is charged at the time of ordering the card. When making cash withdrawals from ATMs, the cash withdrawal commission fee will be reserved on the card and will become available after the transaction settlement within 1–3 days. Additional commission fees may be applied by other banks for cash withdrawal transactions. * When ordered through the Bank’s Mobile application from December 5, 2025, until September 30, 2026, ArCa Classic cards are provided free of charge for the entire validity period of the card. During the specified period, only one free ArCa Classic card can be ordered through the Mobile application.		

Cards provided with free annual maintenance by card type and deposit/bond amount	
50 000-5 000 000 AMD	Visa Classic/ArCa Classic
5 000 000-20 000 000 AMD	Visa Gold
20 000 000-50 000 000 AMD	Mastercard World

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50 000 000-100 000 000 AMD	Visa Infinite/Mastercard World Elite
The specified limits include the Customer’s total amount of deposits/bonds in all currencies at the time of applying for the card.	
At the Customer’s request, a lower-tier card specified in this schedule may be provided	
The above schedule takes into account only deposits/bonds with a contractual term of 181 days or more.	
Each Customer may be provided with one card with free annual maintenance for the entire validity period of the card, in the Customer’s preferred currency.	
Other card terms are governed by the tariffs and conditions established in this document for the respective card type.	
Upon expiration of the card validity period, the card may be reissued with free annual maintenance, provided that the Customer meets the applicable conditions established by the Bank for depositors at that time.	
The annual maintenance fee for cards provided under these terms may be revised and set in accordance with the standard tariffs of the “Payment Card Service Terms and Tariffs” document applicable at the Bank at that time, if the deposit/bond amount requirement specified in the above schedule is not met.	

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