"Fast Bank" CJSC
Armenia, Yerevan, Nork-Marash, G. Hovsepyan 32/6
(+374 10) 51 00 00

Effective from 09:00 on 17.02.2025

TERMS, CONDITIONS, AND FEES FOR MONEY TRANSFERS THROUGH THE MONEYTUN SYSTEM BY INDIVIDUAL CUSTOMERS

FAST MONEY TRANSFERS

TRANSFER DIRECTION	RA - USA /sending and receiving/ RUSSIAN FEDERATION - RA /receiving/
GEOGRAPHY	States of California and Nevada, USA Within the territory of the Russian Federation
TRANSFER CURRENCY	To the United States – US Dollar (USD)
TRANSFER RECEIVING CURRENCY	**From the US: USD or AMD** **From the Russian Federation: RUB or AMD**
METHOD OF TRANSFER PAYMENT	Cash or non-cash, to the beneficiary's bank or card account
AMOUNT PER TRANSFER	10 – 10,000 US dollars 100 - 300,000 RF roubles
MAXIMUM MONTHLY TRANSFER AMOUNT	10,000 US dollars 300,000 RF roubles
TRANSFER SENDING FEE	2% of the transferred amount, minimum 2 USD
TRANSFER RECEIVING FEE	Not applicable

BANK ACCOUNT AND CARD TRANSFERS

TRANSFER DIRECTION	• From the Republic of Armenia to six U.S. states (Nevada, California, Florida, Texas, Washington, New Jersey) • From RA to Europe[1] • From RA to China • From RA to India • From RA to RF
TRANSFER CURRENCY	To RF- Russian Roubles To other countries - US dollar
TRANSFER RECEIVING CURRENCY	In the United States – US Dollar (USD) Europe: Euro In China – Chinese Yuan (CNY) In India – Indian Rupee (INR) In the RF – Russian Rouble (RUB)
AMOUNT PER TRANSFER	**USA, Europe, India: USD 10 – 10,000** **China: USD 10 – 3,000** **Russian Federation: RUB 100 – 400,000**
MAXIMUM MONTHLY TRANSFER AMOUNT	10,000 US dollars 400,000 RF Roubles
TRANSFER SENDING FEE	US dollars - 7,000 AMD SEPA countries` 7,000 AMD **China: 2% of the transferred amount, minimum 5 USD** **India: 2% of the transferred amount, minimum 2 USD** **Russian Federation: 1% of the transferred amount, minimum 100 RUB**

! Note:

The fee is charged in Armenian Drams (AMD). The non-cash selling exchange rate applicable at the Bank at the time of fee calculation shall be used as the basis.

[1] SEPA member countries are listed on the official website of the European Central Bank: [Single Euro Payments Area (SEPA)]

GENERAL PROVISIONS

1. Transfers via the Moneytun system are carried out between individual (natural person) customers.
2. Required information provided by the initiator of the fast money transfer:
   - Identity document;
   - Country, state, and city where the funds are to be transferred;
   - Amount and commission fee;
   - Beneficiary's first and last name as indicated in the identity document.

3. Required information provided by the recipient of the fast money transfer:
   - Identity document;
   - Unique/Control code of the transfer (6–12 digits);
   - Sender's first and last name and/or the transferred amount and currency.

4. Required information provided by the initiator for transfers to bank/card accounts in the USA, SEPA member countries, China, India, and to cards in the Russian Federation:
   - Identity document;
   - Country and city where the funds are to be transferred;
   - Amount and commission fee;
   - Beneficiary's first and last name as indicated in the identity document;
   - For transfers to the USA:
     - Beneficiary's ABA number (9 digits)
     - Beneficiary's bank account number
     - Telephone number
   - In case of transfers to SEPA countries:
     - Beneficiary's IBAN account number
     - SWIFT code
   - For transfers to China:
     - Beneficiary's UnionPay card number
     - SWIFT code
   - For transfers to India:
     - Beneficiary's bank account number
     - Beneficiary's IFS code (11 digits)
   - For transfers to the Russian Federation:
     - Beneficiary's card number (16 digits)

5. In the case of transfers involving different currency pairs, the exchange rate shall be determined by the MoneyTun system.
6. For each transfer, the Bank is obliged to provide the customer with a receipt confirming the execution of the transfer. The limitation period for unclaimed fast money transfers is 90 days.
7. The maximum execution time for sending/receiving fast money transfers and transfers to cards in the Russian Federation is up to 10 minutes, except in cases where additional verification is carried out by the Bank or the Moneytun system.
8. The execution time for transfers to bank accounts in the USA, SEPA member countries, and India is 1–2 business days. Transfers to UnionPay card accounts in China are credited within 2–3 hours and are processed during the working hours

of the State Administration of Foreign Exchange of the PRC (SAFE), i.e., Monday to Friday from 04:00 to 13:00 Yerevan time.

9. Moneytun system transfers are carried out at all Bank branches on a 24/7 basis, without weekends and public holidays (except for the "Hin Nork", "Movses Khorenatsi", and "Goris" branches).
10. Amendments to the details of a fast money transfer shall be made by the Bank based on the sender's passport data and upon submission of a request for amendment, without charging an additional commission fee. Amendments to the transfer details may be made only to the recipient's personal data, namely first name, last name, and, if available, patronymic.
11. Cancellation of a fast money transfer shall be carried out based on a cancellation request and the sender's passport data, without charging an additional commission fee, within the same banking day of the transfer execution, with refund of the transferred amount and the commission fee.
12. Refunds of transfers shall be carried out based on a refund request and the sender's passport data, without charging an additional commission fee.
13. Amendments to details, cancellation, and refunds shall be carried out according to the procedure established by the Moneytun system.
14. Amendments to details, cancellation, and refunds shall be carried out only in the case of unpaid transfers.
15. If the transferred funds have already been paid to the beneficiary, the Bank shall not be liable for their refund. In case the transferred funds are not received by the beneficiary, the Bank shall not be responsible for the return of the transferred funds.
16. The Bank shall have the right to refuse the execution of a transfer if it does not comply with the internal regulations of the Bank or its partner organization, or with the requirements of international legislation. The Bank shall also bear no responsibility for the refusal, suspension, or freezing of a transaction by a partner organization, the refund of funds, the application of sanctions, or the timing of the delivery or availability of funds to the beneficiary.
17. The Bank shall not be liable for any losses resulting from transfers made based on incorrect information provided by the customer.
18. For the execution of transfers, as well as subsequently, Fast Bank and/or its partner organization may request additional information and documents, including information regarding the source of funds or the justification of the transfer.
19. For the purpose of customer due diligence as defined by the Law of the Republic of Armenia "On Combating Money Laundering and Terrorism Financing," the Bank may request additional documents or other information from the customer based on the "Know Your Customer" (KYC) principle.
20. For additional information, you may visit https://moneytun.com/. The Bank shall not be responsible for the accuracy or reliability of the content of the referenced website, the advertisements posted therein, or any consequences arising from the use of the information provided on the website.

Full information about the service is available on the website www.fastbank.am, as well as by calling the unified information service at (+37410) 510000.

ATTENTION: THE BANK IS SUPERVISED BY THE CENTRAL BANK OF THE REPUBLIC OF ARMENIA