Approved by the Board of Directors under
Minutes N DEC 12-75 dated 02.09.2025
Effective from 08.09.2025

TERMS AND TARIFFS FOR UBPAY FAST MONEY TRANSFERS BY INDIVIDUAL CUSTOMERS

TRANSFER SENDING/RECEIVING DIRECTION	CURRENCY ACCEPTED FROM THE SENDER	CURRENCY DISBURSED TO THE RECIPIENT	COMMISSION FEE
Russia	AMD and RUB	AMD and RUB	For transfers in the same currency pair: 1%
			For transfers involving different currency pairs: 0%
Cyprus	Euro	Euro	1.50%
Greece	Euro	Euro	1.50%
Israel	US dollar	US dollar	2.20%
Kazakhstan	US dollar	US dollar	1.80%
Uzbekistan	US dollar	US dollar	2.00%
Kyrgyzstan	US dollar	US dollar	1.80%
India	Armenian dram, US dollar, Euro	Indian Rupee (INR)	1%, min. 3 Euros
China	Armenian dram, US dollar, Euro	Chinese Yuan (CNY)	1%, min. 7 Euros

Canada	Armenian dram, US dollar, Euro	Canadian Dollar (CAD)	1%, min. 5 Euros
Within the territory of the Republic of Armenia	Armenian dram, US dollar, Euro	Armenian Dram (AMD), US Dollar (USD), Euro (EUR), Russian Rouble (RUB)	For transfers in the same currency pair: 1% For transfers involving different currency pairs: 0%

METHOD OF TRANSFER PAYMENT	Cash or non-cash, to the beneficiary's bank or card account
AMOUNT PER TRANSFER	1,000 - 5,000,000 AMD AMD 2 - 10,000 US dollars 2 - 10,000 Euro 100 - 500,000 Rouble Rouble
MAXIMUM MONTHLY TRANSFER AMOUNT	20,000,000 AMD 50,000 US dollars 50,000 Euro 5,000,000 Russian rouble
FEE FOR RECEIVING FEE	Not applicable

! 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.

GENERAL PROVISIONS

1. Transfers in UBpay system are carried out between individual (natural person) customers.
2. Required information provided by the initiator of the fast money transfer:
   - Identity document;
   - Sender's first and last name, phone number;
   - Beneficiary's first and last name as indicated in the identity document;
   - Country where the funds are to be transferred;
   - Amount and currency;
   - Purpose of the transfer.
3. Required documents/data to be provided by the transfer recipient:
   - Identity document;
   - Recipient's first and last name, phone number;
   - Unique/Control code of the transfer (6–12 digits);
   - Sender's first and last name and/or the transferred amount and currency.
4. In the case of transfers involving different currency pairs, the exchange rate shall be determined by the UBPay system.
5. For each transfer, the Bank shall provide the customer with a receipt confirming the execution of the transfer. The limitation period for unclaimed money transfers is 180 days.
6. The maximum execution time for sending/receiving money transfers is up to 10 minutes, except in cases where additional verification is carried out by the Bank or the UBPay system.
7. UBPay system money transfers are carried out at all Bank branches on a 24/7 basis (except for the "Hin Nork", "Movses Khorenatsi", and "Goris" branches), without weekends and public holidays.
8. Amendments to transfer details shall be made by the Bank based on a request for amendment of transfer details and the sender's identity document, without charging an additional commission fee. Amendments may be made only to the recipient's first name, last name, or patronymic/second given name.
9. A money transfer may be cancelled if no more than 180 days have passed since the initiation of the transaction of transfer.
10. Cancellation of a transfer shall be carried out based on a cancellation request and the sender's identity document, without charging an additional commission fee, within the same banking day of the cancellation request, with refund of the transferred amount. If the Customer applies to the Bank for cancellation within 24 hours after the execution of the transfer, the Bank shall also refund the transfer commission; otherwise, the commission fee shall not be refunded to the Customer.
11. If the recipient does not receive the money transfer within 180 days, the sender may initiate a refund of the money transfer.
12. Refunds of transfers shall be carried out based on a refund request and the sender's identity document, without charging an additional commission fee. In case of refunds of money transfers, the commission fee shall not be refunded to the Customer.
13. Amendments to transfer details, cancellation, and refunds shall be carried out in accordance with the procedure established by the UBPay system.
14. Amendments to transfer 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. If 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 the legislation of the Republic of Armenia or

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 provision of funds to the beneficiary, or the timing of such provision.

17. The Bank shall not be liable for the execution of a transfer based on incorrect information provided by the customer and/or any damages arising therefrom.
18. For the execution of transfers, as well as thereafter, 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 www.ubpay.am: 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