Approved by the Board of Directors
under
Minutes N DEC 12-59 dated 07.07.2026
Effective from 09:00 on 21.07.2026

The terms specified in this summary may change. For detailed information, please visit the Bank's website at www.fastbank.am, visit any Bank branch, or call the Bank's Contact Center at (+374 10) 510 000.

TERMS AND TARIFFS FOR OPENING AND MAINTAINING CURRENT BANK ACCOUNTS FOR INDIVIDUALS

Client	Resident and Non-Resident Individuals [1]	
Account Currency	Armenian Dram (AMD) / US Dollar (USD) / Euro (EUR) / Russian Rouble (RUB) / Pound Sterling (GBP) / Chinese Yuan (CNY) / Georgian Lari (GEL) / UAE Dirham (AED)	
Opening and Servicing of the Bank Account	No fee applies	
Account Closure	No fee applies	
Minimum Balance	Not applicable	
Term of Account Opening	On the same day the account opening application is submitted[2]	
Cash Transactions [3]		
Cash Deposit to Account via Branch Cash Desk	Armenian Dram / Georgian Lari / UAE Dirham (AED)	No fee applies
	US dollar	1. US dollar banknotes issued prior to 1996 are not accepted 2. For 100 USD banknotes issued between 1996–2006: • up to USD 1,000 per customer per day – no fee applies • for amounts exceeding USD 1,000 – 1% of the excess amount 3. For other banknotes, no fee is applied
	Euro	1. For €500 banknotes: **2%** 2. For other banknotes, no fee applies
	Russian roubles	**5%** The service is temporarily unavailable.
	British Pound Sterling	**5%**

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	(GBP)	
Cash Withdrawal [4]	Armenian dram	0.2%, minimum: 100 AMD
	US dollar/Euro	1%, minimum: 1000 AMD
	Russian roubles / Georgian Lari / UAE Dirham (AED)	No fee applies
	British pound sterling	5%, minimum: 1000 AMD
Acceptance and Exchange of Worn Banknotes	According to the «Tariffs of other services» effective at the Bank	
Transfers		
In case of submitting the order at the branch		
Intrabank transfers[5]	200 AMD	
Interbank transfers within the territory of Armenia[6]	200 AMD	
Credit code transfers[6]	200 AMD	
International transfers	According to the "International Transfer Rates" effective at the bank	
ArcaPay transfers	According to the «Transfer Rates via ArcaPay system»	
When the order is submitted via the "Fast Bank" web platform and the "FastBank Mobile" application		
Intrabank transfers[5]	Tariff does not apply	
Interbank transfers within the territory of Armenia[5]	Tariff does not apply	
Via the "Transfer to Card" service on the "Fast Bank" web platform and the "FastBank Mobile" application	0.5%	
Correction of inaccuracies in payment order details upon the customer's request	Tariff does not apply (For SWIFT transfers: according to the "Termsa and tariffs" for Foreign Currency International Transfers by Individual and Legal Entity/Individual Entrepreneur Customers.")	
Provision of account statements at a bank branch	Tariff does not apply	
Provision of a statement for a closed account at a bank branch	1 000 AMD[7]	

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Issuance of account-related certificates at a bank branch	According to «Tariffs of other services»		
Annual (simple) interest rate applied to the daily account balance and interest yield [8]	Currency	Annual (simple) interest rate	APY (interest yield)
	Armenian dram	4%	4.07%
	US dollar	0.5%	0.5%
	Euro	0.1%	0.1%
	Russian rouble	0.5%	0.5%
	British Pound Sterling (GBP) / Chinese Yuan (CNY) / Georgian Lari (GEL) / UAE Dirham (AED)	0%	0%

Note

[1]The terms for opening accounts for individuals under 18 years old are defined according to the document "Rules for Opening and Maintaining (Servicing) Bank and Deposit Accounts of Fast Bank CJSC."

[2]In the case of foreign nationals or dual citizens, the account may be opened on the same day the application is submitted.

[3] The exchange rate of the Central Bank of the Republic of Armenia in effect at the time of application of the tariff shall be used as the basis. Accounts in Chinese Yuan (CNY) are used for non-cash transactions only; cash transactions are not permitted.

[4] The tariff does not apply to:

- cash withdrawal of a term deposit amount, except where the term deposit agreement is terminated within 30 days from the date of placement of the deposit and the source of funds for that deposit is not another deposit with a term of 30 days or more.
- In case of bond redemption.
- In the event of cash withdrawal of interest paid on fixed-term deposits and bonds.

[5]If the currency of the transfer account differs, the funds shall be converted at the exchange rate established by the Bank.

Intrabank transfers are processed immediately.

Interbank transfers accepted by 3:30 p.m. are processed on the same banking day. Transfers submitted after 3:30 p.m. shall be processed on the next banking day. The transferred amount shall be debited from the account immediately.

[6] The fee does not apply to transfers made by the Bank for the purpose of loan refinancing.

[7] Including VAT.

[8] The interest amount shall be capitalized and paid on a monthly basis, no later than the 15th day of the

month following the relevant month.

CURRENT BANK ACCOUNT INFORMATION SUMMARY FOR INDIVIDUALS

1. Bank accounts may be opened in Armenian dram (AMD), US dollar (USD), euro (EUR), Russian ruble (RUB), Chinese yuan (CNY), Georgian lari (GEL), British pound sterling (GBP), and UAE dirham (AED).

2. The Bank shall accrue interest on the daily account balance at the rate established by the Bank's Tariffs effective for the relevant period and the Agreement. The daily balance shall be deemed to be the actual balance of the Account at the end of the relevant business day. Interest on the amount held in the Account shall be calculated for the calendar days of the period commencing from the date of receipt of the funds by the Bank until the day preceding the date of their repayment to the Customer or their debiting from the Customer's Account on other grounds.

3. The interest rate for the daily funds in the Client's bank account is calculated at the ratio of 1/365 of the established interest rate, and for the leap year at the ratio of 1/366. Interest is calculated on the actual unused balance of funds.

4. If the interest is accrued on the account balances in the Bank, the interest amount is accrued every month. The accrued interest is paid in the bank currency and is capitalized (transferred) to the same account of the client until the 15th of the following month.

5. The Bank has the right to change the amount of interest paid on demand deposits and funds in the bank account, unless otherwise provided by the contract.

6. The Bank has the right to provide cash funds from the client's bank account upon request on the business day following the day of receiving the relevant instruction from the client (except Saturdays and Sundays), if the requested amount exceeds 5 million AMD or the equivalent in foreign currency.

7. In case of changes in the Rules, Conditions and Tariffs, the Bank is obliged to notify the Customer about them 7 business days before the changes come into force, using the communication method selected in the relevant agreement concluded between the Bank and the Customer. In case of changes affecting the annual percentage yield, the Bank is obliged to notify the Customer about them, using the communication method selected in the relevant agreement concluded between the Bank and the Customer at least 15 days before the date of change in the annual percentage yield.

8. The interest amount deposited into the customer's bank account is subject to income tax at a rate of 10% as prescribed by the tax legislation of the Republic of Armenia.

9. The Bank has the right to unilaterally terminate the servicing of the bank account and close the account without the consent of the client if the funds available in the Client's account are insufficient to service the account, charge the fees specified in the Tariffs, or no transactions have been carried out on the account with a zero balance for 12 (twelve) consecutive months. For the purposes of this clause, the cases of the Bank's collection of funds for account maintenance fees or other obligations of the Customer to the Bank, as well as the seizure of funds from the account based on a court decision, are not considered account transactions.

10. The Customer may close the bank account in cases specified in the Rules, on the day the Bank submits the application for account closure. In this case, the Customer may withdraw the funds available in the Account in cash or transfer them in non-cash manner to another account, subject to payment of the

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commission fee specified in the Tariffs.

11. The Customer independently manages the funds in his Account. The Bank has no right to limit the Customer's rights to manage the funds in the Account, except for cases provided for by law, the Rules and relevant agreements.

12. The right to manage the account may be restricted or funds from the account may be seized without prior notice to the client, by decision of the judicial and other competent authorities of the Republic of Armenia, as well as by the Bank, if the client violates the credit or other obligations assumed before the Bank. In cases of illegal use of the account, the Bank should be informed by calling at 24/7 phone number (+37410) 510000, or by contacting the Bank using other means of communication available in the Bank and published on the official website. In case of notification on illegal use, the account shall be blocked and the Bank will examine the details of the transaction based on the Client's request and, if necessary, initiate the appeal process of the transaction.

13. Issues not regulated by this summary are regulated by RA legislation, the general rules for opening and managing (maintenance) bank and deposit accounts of "Fast Bank" CJSC and the Agreement signed with the client.

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15. The Bank, for the purpose of due diligence of the Customer defined by the Law of the Republic of Armenia "On Combating Money Laundering and Terrorist Financing", may request additional documents or other information, as well as verbally, from the Client based on the "Know your customer" principle, also ask additional questions to the Client during the communication (if required).

16. Based on the Foreign Account Tax Compliance Act (FATCA) agreement with the USA, the Bank may collect additional information to determine whether you are a US taxpayer.

17. For the purpose of fulfilling the Bank’s obligations stipulated by the legislation of the Republic of Armenia, including the Tax Code of the Republic of Armenia, the Common Reporting Standard issued by the Organisation for Economic Co-operation and Development, and/or other intergovernmental instruments, the Bank shall disclose to the state and/or local self-government authorities of the Republic of Armenia and/or foreign competent authorities (hereinafter, the “Competent Authority”) and/or persons designated by such authorities banking secrecy information and information constituting the Customer’s personal data in relation to a non-resident Customer. The Customer hereby gives their unconditional consent to such disclosure.

18. APY is the annual interest yield of the deposit calculated for the given type of deposit. APY shows how much the annual return on the deposit will be as a result of the customer making mandatory payments related to the deposit and adding (capitalization) the interest received to the principal amount.

19. NOTE: INTEREST AMOUNTS ON THE FUNDS IN YOUR ACCOUNT ARE CALCULATED BASED ON A NOMINAL INTEREST RATE. THE ANNUAL INTEREST YIELD SHOWS HOW MUCH INCOME YOU WILL RECEIVE AS A RESULT OF MAKING THE MANDATORY PAYMENTS RELATED TO THE ACCOUNT AND RECEIVING THE INTEREST AMOUNTS EARNED AT A SPECIFIC PERIOD. THE PROCEDURE FOR CALCULATING THE ANNUAL INTEREST INCOME IS AS FOLLOWS:

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APY=(1+ r/n)n-1,

Where:

1) APY - is the annual interest yield.
2) r - is the annual simple interest rate.
3) n - is the frequency of interest capitalization over a year.

For example: "Term deposit with monthly interest capitalization".
Suppose a deposit is offered with the following conditions: a. Deposit validity period: 1 year (365 days)
b. Simple annual interest rate: 7%
c. Monthly frequency of interest capitalizations: 12 times during the year, at the end of each month period.

2) Based on the conditions of the example above and using the formula, we shall get the amount of annual percentage yield:

$APY = (1 + 0.07/12)^{12} - 1$, from where:
$APY = 0.072290 * 100 = 7.23\%$

20. The deposit of an individual entrepreneur is guaranteed by the Fund for Guaranteeing the Compensation of Deposits, in accordance with the RA Law "On Guaranteeing the Compensation of Deposits of Individuals".

MAXIMUM AMOUNT OF GUARANTEED DEPOSIT AND CALCULATION PROCEDURE				
Currency structure of the deposit	If you only have a deposit in AMD in the same bank	If you only have a foreign currency deposit in the same bank	If you have a deposit in AMD and foreign currency in the same bank	
			If the AMD deposit is **less than 7 million AMD**	If the AMD deposit **is more than 7 million AMD**
Maximum size of the deposit guarantee	16 million AMD	7 million AMD	7 million AMD (the deposit in AMD is guaranteed in full and the deposit in foreign currency is guaranteed in the amount of the difference of 7 million AMD and the repaid deposit in AMD)	16 million AMD (Only cash deposit is guaranteed)

21. Disputes and disagreements between the parties during the term of the contract are resolved through

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negotiations. In case of failure to reach an agreement through negotiations, the dispute is resolved in accordance with the procedure established by RA legislation. The Client has the opportunity to present his complaints and requirements against the Bank to the mediator of the financial system.

22. We inform you that the Bank has signed an Agreement on waiving the right to dispute the decisions of the mediator of the financial system with claims whose total amount does not exceed 100,000 AMD.

List of Documents Required from the Customer

1. Passport or another identity document,
2. Public Services Number (applicable only to citizens of the Republic of Armenia or foreign citizens holding and residing in the Republic of Armenia with a residence status),
3. A document confirming the source of funds (applicable to non-resident Customers) shall be provided upon account opening. The original document shall be returned to the Customer, while a copy shall be retained by the Bank.

«YOU HAVE THE RIGHT TO COMMUNICATE WITH THE BANK IN YOUR PREFERRED MANNER, EITHER BY POSTAL MAIL OR ELECTRONICALLY. RECEIVING INFORMATION ELECTRONICALLY IS THE MOST CONVENIENT OPTION. IT IS AVAILABLE 24/7, FREE FROM THE RISKS OF LOSS OF PAPER DOCUMENTS, AND ENSURES CONFIDENTIALITY »:

ATTENTION: «YOUR FINANCIAL INFORMATION SOURCE" IS AN ELECTRONIC SYSTEM THAT HELPS INDIVIDUALS SEARCH FOR AND COMPARE THE SERVICES OFFERED TO THEM AND FACILITATES THE SELECTION OF THE MOST BENEFICIAL OPTION FOR THEM». WEBSITE: www.fininfo.am

You can find complete information about the service at www.fastbank.am as well as by calling the Unified Information Service at (+37410) 510 000.

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