**Approved**
**by Minutes No. DEC 12-57**
**of the Board Meeting**
**dated 30.06.2026**
**In force from 09.07.2026**

*The terms and conditions mentioned in the summary may have been changed. 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.*

<table>
<tr><th colspan="3">INFORMATION SUMMARY OF PAYMENT CARD SERVICE WITH POS TERMINALS (POS, CASH POS, VIRTUAL POS (VPOS))</th></tr>
<tr><td>Supported cards</td><td colspan="2">ArCa, Mastercard, Visa</td></tr>
<tr><td>POS terminal installation and activation</td><td colspan="2" rowspan="3">Free of charge</td></tr>
<tr><td>POS terminal software on the cash register (license and installation)</td></tr>
<tr><td>Technical maintenance, provision of terminal receipt papers and logos</td></tr>
<tr><th colspan="3">Commission fees</th></tr>
<tr><td>Packages</td><td>Easy</td><td>Standard</td></tr>
<tr><td>Package distribution scope</td><td>On those economic entities with a merchant category code in accordance with the rules of the ArCa payment system defined in Table 1 of Appendix 1 of the Decision No. 27-N of the Board of the Central Bank of the Republic of Armenia dated 09.02.2026,<br>1. whose annual sales turnover for the previous calendar year does not exceed 150,000,000 AMD and which are included in the list of economic operators within the scope of these tariffs established by the Central Bank of the Republic of Armenia<br>or<br>2. which were registered in the State Register of the Ministry of Health of the Republic of Armenia in 2026.</td><td>In case of POS terminals and virtual POS terminals not within the Easy package coverage area</td></tr>
</table>

**Approved**
**by Minutes No. DEC 12-57**
**of the Board Meeting**
**dated 30.06.2026**
**In force from 09.07.2026**

| | | |
|---|---|---|
| ArCa cards issued by banks that are members of the Armenian Card CJSC Processing Center | 0.5% | 1. 2% |
| Visa and Mastercard cards issued by Armenian banks | 0.9% | |
| Visa and Mastercard cards issued by international banks that are not members of the Armenian Card CJSC Processing Center | 2.2% | |
| **Minimum monthly turnover through POS terminal** | AMD 500,000 per month<br>(In case of failure to meet the minimum monthly turnover requirement, the Agreement may be unilaterally terminated by the Bank) | |
| Service fee | If the total monthly turnover made through the provided POS terminals (including cash register-POS) does not exceed 50,000 AMD, the following fees are charged:<br><br>• *For service in Yerevan: 4,600 AMD*<br>• *For service in regional cities: 3,000 AMD*<br>• *For service in villages: 1,000 AMD* | Not defined |
| Early termination fee* | AMD 50,000 (including VAT) in case of early termination of POS terminal service on the cash register device or replacement of the cash register within one year after signing the contract | |
| Contract term | Indefinite | |

**Approved**
**by Minutes No. DEC 12-57**
**of the Board Meeting**
**dated 30.06.2026**
**In force from 09.07.2026**

| | |
|---|---|
| Installation period | Maximum 3 business days after acceptance of the application |
| Withdrawal of funds deposited via POS terminal from bank account | According to the Bank's current tariffs |
| **Additional POS terminal service capabilities** | |
| **PreAuthorization** | Possibility of freezing and partial or full charge of the Cardholder's Payment Card amount in the amount of the transaction or more |
| **Reversal** | Possibility of full or partial cancellation of the transaction amount made at the POS within 72 hours with a refund |
| **Refund** | Possibility of full or partial cancellation of the transaction amount made at the POS with a refund |
| **Key Enter** | Possibility of manual entry of card data on the POS terminal |
| **Binding** | Possibility of attaching payment card data to the Internet platform of the given POS |
| **Recurring payment** | Possibility of automatic charge of the same amount from the payment card at a defined frequency based on the prior consent of the Cardholder, without double entry of card data for each subsequent transaction. |

** In case of early termination of the payment card service via cash register, no early termination fee shall be charged if, after submitting the application for termination, the service of the given card services via cash register will continue to be provided by Fast Bank CJSC based on a new application approved by Fast Bank CJSC.*

**Approved**
**by Minutes No. DEC 12-57**
**of the Board Meeting**
**dated 30.06.2026**
**In force from 09.07.2026**

## GENERAL PROVISIONS

1. *The POS terminal is provided to the Customer with the right to use it free of charge.*
2. *The funds received from transactions made through the terminals are credited to the account opened for the Customer at the Bank within 1-5 (one to five) business days after receiving the settlement information sent from the processing center of "Armenian Card" CJSC.*
3. *In case of cancellation of transactions and/or refund of the amount, the commission fees charged are subject to refund.*
4. *These terms and conditions may be changed by notifying the Customer about the change 7 (seven) business days in advance.*
5. **YOU HAVE THE RIGHT TO COMMUNICATE WITH THE FINANCIAL ORGANIZATION IN YOUR PREFERRED WAY: BY POST OR ELECTRONICALLY. RECEIVING INFORMATION ELECTRONICALLY IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, FREE OF THE RISK OF LOSS OF PAPER INFORMATION AND PROVIDES CONFIDENTIALITY.**
6. **THE BANK MAY REQUEST ADDITIONAL DOCUMENTS OR OTHER INFORMATION FROM THE CONSUMER ON THE BASIS OF THE "KNOW YOUR CUSTOMER" PRINCIPLE FOR THE PURPOSE OF PROPER EXAMINATION OF THE CUSTOMER AS DEFINED BY THE RA LAW "ON COMBATING MONEY LAUNDERING AND TERRORIST FINANCING".**
7. **REGARDING THE CONTRACTS, AGREEMENTS, PARTNERSHIPS, OR MEMBERSHIPS SIGNED BY FINANCIAL ORGANIZATIONS THAT MAY DIRECTLY AFFECT CONSUMERS (FOR EXAMPLE, ON THE BASIS OF THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA), ACCORDING TO THE TREATY WITH THE U.S., THE FINANCIAL ORGANIZATION MAY IMPLEMENT ADDITIONAL INFORMATION COLLECTION TO CLARIFY YOUR STATUS AS A U.S. TAXPAYER.**