RULES FOR OPENING AND SERVICE OF BANK AND DEPOSIT ACCOUNTS OF "FAST BANK" CJSC

PURPOSE

The General Rules for Opening and Service of Bank and Deposit Accounts of "Fast Bank" CJSC (hereinafter referred to as "the Rules") establish the rules for opening and service of accounts by the Bank, the conditions for using these services, the rights and obligations of customers and the Bank, the measures of liability for breach of mutually assumed obligations and the options for resolving disputes arising between the Bank and the Customer.

APPLICATION SCOPE

These Rules apply to all bank/deposit accounts of the Customer, unless otherwise expressly provided for in a specific service agreement.

DEFINITIONS AND CONCEPTS

"Bank" – "Fast Bank" CJSC.

"Service" – opening and servicing of Bank and/or Deposit accounts.

"Customer" – a resident or non-resident individual, private entrepreneur or legal entity using or wishing to use the Service (including an organization or other entity without legal status) which, in accordance with the law applicable to it, may have bank accounts and use other banking services.

"Bank or deposit account" (hereinafter referred to as "the Account")- By signing (stamping) the Application-Agreement in accordance with the terms and conditions agreed between the Bank and the Customer, a bank or deposit account opened for the Customer with the Bank

"Tariffs" – a document approved by the Bank and revised from time to time, which provides for the types of fees charged from the Customer for the services provided by the Bank, the procedure and amounts of their charging and other special conditions of the given service. The Tariffs are considered an integral part of the Rules. Moreover, the Bank may establish general and individual tariffs for individual Customers and groups of Customers. Tariffs are published on the Bank's official website and are an integral part of the Bank Account Agreement.

"Application Agreement or Contract" – a document of the form established by the Bank for the purpose of using the Service provided by the Bank, which is signed between the Bank and the Customer in the Bank's premises and/or in the Digital Domain through which the Bank provides remote service to the Customer. In the Digital Domain, the Customer's actions aimed at familiarizing themselves with the terms and ŧTariffs of the Service, rules, Summary Sheet (hereinafter referred to as "the Summary") and providing their consent to their acceptance are considered to be the signing of the Contract.

"Banking Day or Operating Day" – in the sense of providing services, the calendar days on which the Bank provides banking services are considered to be Banking Days. A 24/7 working schedule is established for the provision of services, unless otherwise specified by the Bank in conditions regulating individual services or in the contract.

Digital domain - a system for remote provision of banking services through the "Fast Bank" WEB domain and the "FastBank Mobile" application.

"Remote Service in the Digital Domain" – opening a current account in the Bank through the "FastBank Mobile" application, "Fast Bank" WEB domain and/or applications of organizations cooperating with the Bank, carrying out transactions with opened new current and deposit accounts, servicing new and existing current and deposit accounts, performing transactions with accounts.

"Information subject to mandatory submission" – the information required to be submitted to the depositor during the term of the contract or the reporting period specified by the decision of the Board of the

Central Bank of the Republic of Armenia on approval of Regulation 8/05 on the "Rules of Business Conduct of Financial Organizations".

All items marked with an "*" in the Rules apply only to legal entities and private entrepreneurs.

CHAPTER 1. GENERAL PROVISIONS

1.1. By using the Bank's Services, as well as by signing the Application-Contract with the Bank (giving consent in the digital domain), the Customer declares that he/she accepts these Rules and Tariffs, has understood their meaning, is aware that they are binding for the Customer and the Bank, constitute an integral part of the Application-Contract and are subject to mandatory execution.

1.2. The Rules are always available on the Bank's official website: www.fastbank.am.

1.3. If the law, regulatory legal acts of the Central Bank of the Republic of Armenia, as well as additional written agreements between the Bank and the Customer, including the Application-Contract, establish other provisions that differ from these Rules, then the provisions of those clauses shall prevail over these Rules.

1.4. The Rules and Tariffs are established and approved by the relevant management body of the Bank and may be unilaterally amended by the latter.

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

1.6. In certain cases, the Bank, taking into account the volume of turnover carried out (to be carried out) through the Customer's bank accounts with the Bank, account balances, credit and/or deposit history, business reputation, period of cooperation with the Bank or other factors, may establish individual tariffs that differ from the Tariffs published by the Bank on a contractual basis and/or by notification with the Customer.

1.7. Individual tariffs are established on a contractual basis concluded with the Customer and/or by notification and are not subject to publication. In this case, an individual tariff that is more favorable than the public Tariffs is established by notification to the email address, and individual tariffs that are less favorable than the public conditions/tariffs are established on a contractual basis. The validity period of individual tariffs, as well as the scope of transactions, are established by the Bank.

1.8. The Bank may unilaterally, without informing (notifying) the Customer, apply a lower tariff than the individual Tariff and/or public Tariffs for individual one-time transactions.

1.9. The Bank has the right to unilaterally review the individual tariffs set for the Customer.

1.10. In case of changes to this document, Summaries and Tariffs, (including individual tariffs), the Bank undertakes to notify the Customer of the changes to the Rules and Tariffs relating to the service (except for the change in the annual percentage yield) provided under the agreement concluded with the Bank 7 business days in advance by the communication method selected in the relevant agreement concluded between the Bank and the Customer. If, before the deadline for the entry into force of the amendments, the Customer does not notify the Bank in writing of their desire to terminate the legal relationship between the Parties under the Terms, these amendments shall be deemed accepted by the Customer.

1.11. In the event of a change in the Agreement, the Rules or the definition, amendment or termination of the rights, obligations or responsibilities of the parties or a change in the internal acts of the bank that has any impact on the Agreement, which leads to a change in the annual percentage yield, the Bank is obliged to inform the Customer about the new conditions by the means of communication selected by the relevant agreement concluded between the Bank and the Customer at least 15 days before the date of the change in the annual percentage yield.

1.12. The Customer agrees that the Bank may process (collect, enter, store in the system, use, etc.) their personal data without prior notice to the Customer and, at its discretion, for the provision of services by the Bank, for the submission of service offers, for the improvement of the services provided, as well as for the implementation of inquiries by the Bank. Moreover, the Customer has the right to withdraw their consent by submitting to the Bank an application for correction, destruction and/or termination of processing of the provided data. The application submitted by the Customer is considered by the Bank and processed in accordance with

the procedure and within the time limits established by the legislation of the Republic of Armenia and/or the internal legal acts of the Bank.

1.13. The Bank is obliged to ensure the confidentiality of information that has become known to it in connection with servicing the Customer and constitutes a bank secret in accordance with the legislation of the Republic of Armenia. Bank secret is considered to be information about the Customer's accounts that has become known to the Bank in connection with servicing the Customer of the Bank, information about operations performed on the Customer's instructions or in favor of the Customer, as well as its trade secret, information about any activity plan or development, invention, industrial design and any other information about it that the Customer intended to keep secret, and the Bank is aware or could have been aware of this intention. Information about the Customer, their accounts and transactions made with them may be provided only to the Customer and their legal representatives, as well as to other persons with the Customer's consent or in accordance with the procedure established by the legislation of the Republic of Armenia. Confidentiality of accounts and transactions made with them is guaranteed by the legislation of the Republic of Armenia.

1.14. The Bank is not responsible for any damage, loss or delay caused to the Customer by actions of state bodies or force majeure, including equipment malfunction or unforeseen interruptions or disruptions in the supply of electricity.

1.15. When serving the Customers, the Bank is guided by the requirements of the RA legislation and the Bank's internal legal acts. The Bank provides services in accordance with the requirements of the RA legislation, internal legal acts, Rules and Tariffs established by the Bank.

1.16. The Customer may at any time familiarize themselves with these Rules, Tariffs and other public information at the Bank's branches, which are also posted on the Bank's official website.

1.17. In order to perform transactions, the Customer may apply to the Bank by submitting to the branch or entering into the Digital Domain the necessary documents/information specified in the Bank’s internal legal acts and published on the Bank’s official website for the implementation of transactions within the framework of the relevant service, which enable the Bank to properly identify the Customer and/or verify the Customer’s authority to perform the given operation.

1.18. The Customer may transfer the right to manage their Accounts to another person based on a duly authenticated power of attorney or other document provided for by the legislation, with the Bank complying with the requirements provided for by law and internal legal acts for the identification of the beneficial owner/customer and representative. When performing transactions through an authorized person, the power of attorney must clearly express the Customer’s will to grant the right to perform the given operation on behalf of the Customer to any third party. Powers of attorney provided by the Customer in simple (without proper authentication) written form are not accepted for execution by the Bank, except if they are issued by the authorized person of the Legal Entity Customer who, in accordance with its charter or the legislation of the Republic of Armenia, is endowed with such right. In case the Customer revokes the power of attorney granted to another person, they shall notify the Bank thereof in writing. The Bank shall not be liable for any losses incurred by the Customer as a result of actions taken by the authorized person, if the Bank has not received the Customer's written notification of the revocation of the power of attorney at the time of the relevant actions by the authorized person. The Customer shall be fully liable to the Bank for the actions of the persons authorized by them.

1.19. The Customer shall be obliged to immediately notify the Bank of any change in the new beneficial owner or the emergence of a beneficiary, change in tax residency, as well as of any change in the information previously provided to the Bank (including information provided about the Customer's authorized person), including identity document, address, including email address, telephone number and other data, by submitting the relevant information and (or) supporting documents, but not later than 30 days after the change. The Bank shall not be liable for any adverse consequences arising from failure to fulfill this obligation.

* In case of a legal entity customer, in addition to the above, the Customer undertakes to immediately inform the Bank about the reorganization of the legal entity, its liquidation process, change of shareholders, director.

1.20. The Customer acknowledges that they are responsible for false and knowingly incorrect information provided in accordance with the current legislation and that as a result of providing incorrect or incomplete information by them, the Bank demand compensation for incurred losses.

1.21. The Bank has the right to refuse to provide the customer with an account opening/deposit placement service (hereinafter referred to as “the Service”), terminate the established business relationship, or unilaterally close the Customer's accounts in cases specified by internal legal acts approved by the Bank, if:

1) the Customer has not submitted the documents required by the RA legislation and the Bank's internal legal acts for the provision of the Service to the Bank in person or in the Digital Domain, including the identification data provided to the Bank are not sufficient to identify the Customer within the framework of the norms and requirements established by the legislation (including the US law "On Taxation of Foreign Accounts", the Unified Reporting Standard),

2) the Customer has submitted unreliable or incomplete information,

3) the Bank does not have any accounts/deposits in the currency or on the terms specified by the Customer,

4) the Customer does not pay the fees provided for in the Tariffs for the provision of the Service (if any),

5) there is information about the Customer about the existence of risks of money laundering, terrorist activities, involvement in the financing of terrorism and/or the financing of the proliferation of weapons of mass destruction, in accordance with the cases specified by the RA Law "On Combating Money Laundering and Financing of Terrorism" and the Bank's internal legal acts,

6) the Bank has suspicions that the Customer remote identification or remote system servicing is carried out illegally, including by third parties,

7) the Bank has reasonable suspicions that the Customer is involved in illegal/fraudulent activities, and the Customer has not provided sufficient evidence/documents to exclude these suspicions,

8) the Customer has been declared bankrupt by a court decision, except for cases prescribed by law,

9) in other cases, prescribed by the legislation of the Republic of Armenia,

10) the Customer carries out activities in areas that are undesirable or prohibited for the Bank.

1.22. In order to ensure compliance with international sanctions, the Bank may, by its internal legal acts and/or at the request of correspondent banks or other competent authorities, impose restrictions or prohibitions or apply them to residents of certain countries and services, or if, in the Bank's reasonable opinion, the Customer has an indirect connection with countries or persons included in the sanctions programs or the transactions made on its account are aimed at circumventing the sanctions.

1.23. If the Bank refuses to provide a service to the Customer who has submitted a written application (application, demand) to use the service, the Bank is obliged to notify the Customer in writing (in the case of submitting an application in the digital domain, via a message reflected in the relevant system) within a maximum of 2 business days after making such a decision, indicating in detail the reasons for the refusal, as well as, at the Customer's request, return the original documents (in the case of submitting the latter to the Bank in paper form) that the Customer submitted to the Bank for the purpose of receiving the Service.

1.24. The Customer is responsible for the compliance of the transactions made with their Account with the legislation of the Republic of Armenia, as well as the reliability and accuracy of the documents serving as the basis for the transaction and the changes made to them.

1.25. The Customer is obliged not to use the funds available in their accounts/deposits and to be deposited in them for the legalization of proceeds from crime, money laundering, terrorist activities, financing of terrorism and/or financing of the proliferation of weapons of mass destruction.

The Customer confirms that all financial resources that will be transferred to the Customer's accounts with the Bank are obtained legally and are in no way related to the financing of terrorism, drug trafficking, tax evasion and other criminal activities.

1.26. In compliance with the requirements of the US Foreign Account Tax Compliance Act (hereinafter referred to as “FATCA”), the Bank has the right to unilaterally close the Customer's account if the Bank has detected in the latter's data the characteristics of a US taxpayer (namely, US citizenship, US residency,

permanent residence permit in the US, place of birth in the US, residence and/or mailing address in the US, contact telephone number and/or fax number in the US, power of attorney or signature authority issued to a person with a registered address in the US, and the presence of a recurring payment order issued for more than one transfer to an account located in the US) and the Customer refuses to provide the Bank with information about them. In addition, the Customer is obliged to inform the Bank about the appearance of any characteristics of a US taxpayer in their data, as well as to provide their consent to provide information about them to the US Internal Revenue Service/person performing the functions of a US tax agent in accordance with the requirements of FATCA, within 30 calendar days from the date of the change in the relevant data.

1.27. In compliance with the requirements of the Unified Reporting Standard, the Bank has the right to limit or terminate the execution of transactions with previously opened accounts if the Customer refuses to provide the Bank with the information and consent specified in the Unified Reporting Standard within 10 days from the moment the Bank submits such a request.

1.28. The Bank has the right to suspend the execution of the transaction in the event of reasonable suspicions of violation of the requirements of these Rules and/or legislation in the documents during the servicing of the Customer or during the performance of operations by the Customer, in accordance with the procedure established by the legislation of the Republic of Armenia.

1.29. The Bank has the right, without the Customer's consent, to assign its rights towards the Customer to third parties, unless otherwise provided for by the Agreement.

1.30. By virtue of these Rules and the relevant Service Agreement, the Bank acts as a tax agent of the Customer, an individual, in accordance with the procedure established by the legislation of the Republic of Armenia and collects income tax in the amount of 10% of the received interest (income) and transfers it to the state budget.

* The procedure, amount and other features of taxation of legal entities and private entrepreneurs are regulated by the Tax Code of the Republic of Armenia and other regulatory legal acts.

1.31. The servicing of the Customer's Accounts by the Bank is carried out on the basis of signed contracts/applications-contracts and/or confirmations/agreements provided in the digital domain in accordance with the legislation of the Republic of Armenia. Bank account opening/deposit agreements are concluded electronically and sent to the Customer's email address (at the Customer's first request, the Bank provides a paper copy of the agreement free of charge, with a note that it is a true copy). The Bank's confirmation of the conclusion of accounts opened in the Digital Domain is sent via a corresponding message in the Digital Domain and/or to the Customer's email address.

1.32. The Parties acknowledge that the documents and data submitted to the Customer electronically, as well as in the Digital Domain, have the force and the same legal significance as the original paper document signed by the parties, are considered officially transferred to the Customer and serve as the basis for performing operations with the Customer’s Accounts.

1.33. The list of documents required from the Customer for opening an Account/making a deposit is determined by the Bank and published on the Bank’s official website: www.fastbank.am.

1.34. The Bank has the right to require the translation of documents submitted in foreign languages into Armenian, as well as to certify them in the prescribed manner. The Bank has the right to copy and keep the documents.

1.35. Resident or non-resident citizens who have reached the age of eighteen may independently open an Account/make a deposit with the Bank, be serviced and manage their income. The above transactions on behalf of minors under the age of fourteen may be concluded/performed only by their parents or guardians, and their conclusion by minors aged fourteen to eighteen is carried out with the written consent of their legal representatives, parents or guardian.

1.36. The Bank, subject to the Customer’s compliance with these Rules, shall, at the latter’s request and for their benefit, open and service:

1.36.1. Bank account.

1.36.2. Term deposit (deposit account).

1.37. The currencies in which Accounts may be opened and the types of operations carried out on the Account opened in the relevant currency shall be defined and published by the Bank. Each Account shall serve only one currency, unless otherwise defined by the Bank.

1.38. The Bank has the right of pledge (except for cases provided by law, and/or unless otherwise specified in other agreements, rules and/or conditions) over the funds available in the Customer's accounts as security for the fulfillment of all existing and/or future obligations of the Customer between the Bank and the Customer

1.39. Interest on funds available in the Accounts (if established) is calculated on the daily basis. Interest on funds in the account is calculated for the calendar days from the date the funds are received by the Bank until the day preceding the date of their return to the customer or their withdrawal from the customer's account on other grounds. The interest rate for each day on the funds in the customer's bank account is calculated at the rate of 1/365 of the established interest rate, and for a leap year at the rate of 1/366. Interest is calculated on the actual unused balance of funds.

1.40. Interest on a term deposit is calculated for the calendar days from the date the funds are received by the Bank until the day preceding the date of their return to the depositor or their withdrawal from the depositor's account on other grounds. The interest rate of the deposit is calculated at the rate of 1/365 of the established interest rate, and for a leap year at the rate of 1/366. Interest is calculated on the actual balance of the deposit.

1.41. These Rules, Tariffs, as well as other documents adopted by the Bank regulating the specifics of a given type of Account, together constitute an integral part of the Agreement/Application-Contract concluded between the Bank and the Customer.

1.42. The Customer agrees that the Bank has the right to record, photograph or videotape the conversation between the Customer and the Bank on the premises of the Bank or using any means of remote communication and/or the course of operations for security and service quality improvement reasons. Such recording, photograph or videotape is stored by the Bank and may serve as evidence for the resolution of possible disputes.

CHAPTER 2. COMMUNICATION BETWEEN THE BANK AND THE CUSTOMER

2.1. Communication between the Customer and the Bank /including mandatory reporting information and provision of statements/ is carried out in the manner chosen by the Customer in accordance with the relevant Service Agreement concluded between the Bank and the Customer.

2.2. Communication with the Customer /providing mandatory reporting information and statements defined by the RA legislation or other legal acts/ is carried out in writing, via electronic communication, unless the Customer has chosen another method of receiving mandatory reporting information and/or a statement. The Bank shall provide the Customer with a statement for each account held with the Bank at least monthly, by sending it to the email address specified by the latter in the Agreement, unless the Customer has chosen another method of receiving a statement, which reflects the operations performed on the account during the reporting period. The Bank is not obliged to provide the Customer with an account statement if the Bank has not debited or credited the given account during the reporting period.

2.3. In terms of accounts/deposits, the Customer may, upon their written application, including electronically (except for the systems of organizations cooperating with the Bank), refuse the right to receive mandatory reporting information and/or statements via electronic communication, provided that the mandatory reporting information and/or statements are received via one of the methods proposed by the relevant agreement. The Customer has the right to receive the information in person at the Bank's premises, which does not exclude the Bank's obligation to provide the same information to the Customer in the manner chosen by them.

2.4. In case of disagreements regarding the transactions reflected in the statement, the Customer has the right to apply to the Bank. The Bank shall examine and present its position within the terms and in the manner prescribed by the legislation of the Republic of Armenia and internal legal acts.

CHAPTER 3. PAYEMNT AND SETTLEMENT SERVICES

3.1. The Bank provides the Customer with payment and settlement services in accordance with the Tariffs.

3.2. The Bank shall debit funds from the Account within the limits of the funds available on the Customer's Account. The Bank shall have the right to reject the Customer's order in case of insufficient funds to perform the transaction on the Customer's account and/or to charge the amounts specified in the Tariffs at the time of its submission. The Bank may accept orders to debit funds from the Account based on periodic or other payment orders given by the Customer to the Bank (including orders to perform transactions in the Digital Domain).

3.3. The Bank shall credit the funds received into the Customer's Account no later than the day following the receipt of the relevant payment document by the Bank, unless a shorter period is provided for by law or the bank account agreement.

3.4. If funds are transferred to the Account that differ from the Account currency, the Bank shall credit the Account with an equivalent amount in the account currency calculated by the Bank for non-cash transactions at the sell exchange rate in effect at the time of the transaction.

3.5. The Customer may not revoke a payment order made by the Bank, unless otherwise provided for by written agreement between the Bank and the Customer.

3.6. If a specific day for the execution of the payment order has been agreed upon between the Bank and the Customer, the Customer may revoke the payment order until the end of the Banking Day preceding the date of execution of the order.

3.7. When the Customer revokes the payment order, the Bank shall not ensure the return of the funds if it is not possible to return the funds from the intermediary Bank and/or the recipients.

3.8. By signing the relevant agreement, the Customer instructs the Bank and grants the right to write off the funds without acceptance from their accounts with the Bank in the following cases:

3.8.1. in case of erroneous (including software error) entry of funds into the account, as well as formation of overspending, emergence of receivables, for the purpose of fulfilling credit obligations,

3.8.2. for the purpose and in case of fulfilling all types of taxes and other mandatory payments defined by the legislation of the Republic of Armenia,

3.8.3. in case of receiving an application for writing off funds based on a court decision, including enforcement documents,

3.8.4. in case of failure of the Customer to fulfill their obligations to the Bank, including but not limited to the repayment of credit obligations to the Bank, if on the day of fulfillment of the obligation the Customer did not voluntarily fulfill the obligation.

3.8.5. In case of charging fees stipulated by the Bank's Tariffs,

3.8.6. in other cases stipulated by regulatory legal acts.

3.9. The Customer is obliged to return the funds mistakenly entered and used by the Bank to their account

3.10. The Customer's right to manage the Account may be limited or funds from the Account may be seized without prior notice to the Customer by decision of the judicial and other competent bodies of the Republic of Armenia, as well as by the Bank, if the Customer violates the credit or other obligations assumed to the Bank.

3.11. The Deposit may be terminated early/the amount provided for in the Deposit Agreement may be reduced in the event of repayment of existing credit obligations to the Bank without applying to court, if the deposit is the subject of collateral, as well as by a court decision, based on a seizure decision/application submitted by the bodies ensuring the compulsory execution of judicial acts and/or tax authorities. Moreover:

3.11.1. If the seizure amount is less than the Deposit amount, then the Deposit (reduced by the seizure amount) continues to operate under the terms and for the period provided for in the Deposit Agreement. In this case, the Deposit interest is accrued against the actual balance of the Deposit,

3.11.2. If the forfeiture amount is equal to the Deposit amount, then the Deposit Agreement is terminated and the accrued interest is transferred to the Customer's pre-selected interest receipt account,

3.11.3. If the forfeiture amount exceeds the Deposit amount, then the Deposit Agreement is terminated, and the accrued interest is levied in the amount of the remaining debt,

3.11.4. In the event that as a result of the forfeiture, the actual amount of the Deposit is less than the minimum amount set by the Bank for the given deposit type, then the Deposit Agreement is terminated, and the accrued interest and the balance of the Deposit amount (after forfeiture) are transferred to the Customer's pre-selected interest receipt and Deposit amount repayment account(s) respectively,

3.12. The Customer is informed about the operations performed on their Accounts (including the fact of seizure) through the account statement of the given account, by the communication method (statement receipt) selected by them in advance, at least monthly. The data reflected in the statement are considered proper notification of the transactions performed on the account.

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

3.14. Written transactions with the Account are carried out on the basis of Payment Orders duly completed by or on behalf of the Customer and/or payment instructions, instructions given in the Digital Domain. Cash deposits to the Account and/or withdrawals from the Account are carried out on the basis of incoming/outgoing cash receipts. The signature of the Customer on the specified receipts and/or the instructions/confirmations given in the Digital Domain are confirmation of the operation performed on the account.

3.15. The funds are debited from the Customer’s Payment Orders and other debit documents in the calendar sequence of their receipt by the Bank, and in case of insufficiency, in the manner prescribed by the Civil Code of the Republic of Armenia.

3.16. In the event that the funds available on the Customer’s Account are insufficient to execute the Payment Order and charge the fee set for it or to carry out the foreign exchange transaction, the transaction/order shall not be executed, and the Bank shall not be liable in such cases for any losses incurred by the Customer as a result of the Customer’s failure to execute the order.

3.17. The Bank is not responsible for requesting additional information in connection with a transaction based on the relevant instruction from the Customer, investigating it or suspending the transfer, freezing the funds or not transferring them, and for any costs, losses and damages incurred by the Customer as a result thereof.

3.18. The Customer has the right to cancel the payment order submitted by them, fully compensating the Bank for the losses incurred in this regard.

3.19. Provisions relating to payment orders that are not included in the Rules are regulated by the Civil Code of the Republic of Armenia, the Law of the Republic of Armenia “On Transfers of Funds by Payment Order”, the Procedure “On the Maximum Terms for Performing Money Transfers in the Territory of the Republic of Armenia” approved by the Board of the Central Bank of the Republic of Armenia, as well as the relevant internal legal acts published by the Bank.

3.20. The Bank may accrue interest on the daily balance of the Account in the amount established by the Tariffs in force at the Bank for the given period and the Agreement, moreover, the daily balance is considered the actual balance of the Account at the end of the given operating day. Interest on the amount available in the Account is calculated for the calendar days of the period from the date the amount is received by the Bank until the day preceding the date of its return to the Customer or its withdrawal from the Customer’s account on other grounds.

3.21. The Bank shall perform arithmetic rounding for cash payments in the following manner:

1) Amounts greater than or equal to 5 (five) AMD shall be rounded up to the first decimal place,
2) and amounts less than 5 (five) AMD shall be rounded down to the first decimal place.

3.22. In the event that the amount of a foreign currency transaction includes a smaller part than the minimum value of foreign currency banknotes accepted at the Bank at that time, then this part of the amount is

provided to the Customer in Armenian drams, taking the foreign currency exchange rate as the non-cash sales rate in effect at the Bank at the time of the transaction..

3.23. The Bank charges payment and settlement fees from the Account at the current Tariffs for the given operation at the time of service provision.

3.24. The fee for the first year of annual Account service in the amount specified in the Bank's Tariffs, if available, is charged by the Bank for the first year at the time of opening the Account/signing the contract. The fee for each subsequent calendar year is charged from the Account on the last calendar day of the first month of the given year.

3.25. Commission fees or other service fees set by the tariffs, except for cases provided for by the given Account Agreement, are primarily charged without receipt from the Customer's account(s) that is the subject of the transaction in AMD, in case of absence or insufficiency of funds on the latter, from the Customer's USD account(s), then from the Euro account(s), Ruble account(s), then from the Customer's other foreign currency account(s), if available, as a result of which the conversion of foreign currency into AMD is carried out at the non-cash sell exchange rate in force at the Bank at the time of conversion, which is published on the Bank's official website. Moreover, the preference for charging commission fees from accounts in the same currency is given to the account opened earlier.

3.26. The Bank also carries out operations in currencies other than the Account currency. In case of cash inflows and outflows in a currency different from the account currency, the conversion rate is set by the Bank at the Bank's current exchange rate at the time of the conversion transaction. The conversion is performed:

1) in case of conversion of funds transferred from a currency account to a transit account, at the Bank's non-cash currency exchange rate in effect at the time of the transaction.

2) in case of conversion from a transit account to execute a transaction, at the Bank's non-cash currency exchange rate in effect at the time of the transaction.

3.27. The Bank shall inform the Customer about the crediting of the amount of the payment order accepted by the Bank to the Customer’s Account by providing a statement in accordance with the terms and conditions of the statement provision stipulated by the agreement concluded between the Bank and the Customer.

3.28. Termination of the Account Agreement shall be the basis for closing the Customer’s Account. The balance of funds in the Account shall be provided to the Customer in cash or transferred to another Account at the Customer’s instruction/on the basis of the payment order not later than 3 (three) days after receiving the Customer’s corresponding written application.

3.29. The Customer shall have the right to close the Account at any time by submitting an application in the prescribed form (including in the Digital Domain) to the Bank.

3.30. The Bank shall not execute the application submitted by the Customer to terminate the Agreement(s) and close the Account until the circumstances that served as the basis for the non-termination of operations with the Account have ceased to exist.

3.31. Accounts shall not be subject to closure if:

1) the Customer has an obligation to the Bank, and/or other Accounts are used for payment of interest on the deposit under the Customer's current term deposit agreement and other deposit account transactions, and/or

2) there is a lien on the Customer's account containing the balance, and/or

3) the account is encumbered with collateral and there is no consent of the collateral holder to close the account.

4) in other cases provided for by law.

3.32. The Bank has the right to unilaterally terminate the servicing of the bank account and close the account without the Customer's consent:

1) if the Customer has violated the Rules and Tariffs, as well as other obligations assumed towards the Bank,

2) if there are grounds to assume that the account is being used for any illegal purpose,

3) if the funds available on the Customer's account are not sufficient to service the account for 12 (twelve) consecutive months to charge the fees set out in the Tariffs or no transactions have been carried out on the account with a zero balance. For the purposes of this clause, the cases of the Bank's collection of funds for the account service fee 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 to be transactions on the account.

3.33. In case of illegal use of the account, it is necessary to inform the Bank by calling the 24-hour hotline (+37410) 510000 or by contacting the Bank via other means of communication available at the Bank and published on the official website. In case of reporting illegal use, the account will be blocked and the Bank will examine the details of the transaction based on the Customer's application and, if necessary, will initiate the transaction appeal process.

3.34. The Bank, prior to the Customer signing the Account Agreement, familiarizes the Customer with the terms and procedure for guaranteeing the reimbursement of deposits of the RA Law "On Guaranteeing the Compensation of Bank Deposits of Individuals".

CHAPTER 4. TERM DEPOSITS

4.1. The Bank accepts funds from the Customer (hereinafter referred to as “the Deposit”) in the currencies specified in the information summary of the term deposit, and undertakes to return the deposit amount to the Customer and pay interest thereon in accordance with the terms and conditions and in the manner specified in the Agreement.

4.2. The Customer may place a term deposit with the Bank under the terms and interest rates specified for specific types of term deposits currently operating in the Bank. The Bank undertakes to return the Deposit amount to the individual customer at the first request.

* The condition of returning the deposit at the first request of the customer, specified in this clause, does not apply to the Deposit placed by customers who are legal entities and private entrepreneurs. In the event of the latter requesting the Deposit ahead of schedule, the return period is specified in the Agreement.

4.3. The terms of the deposit type (including the Deposit term, annual interest rate and annual yield, amount, currency, extension and other basic terms) are reflected in the information summary of the given deposit type, as well as in the Agreement. Moreover, the interest rate specified in the Agreement is not subject to change during the term of the deposit agreement, with the exception of specific deposit types, the procedure for changing the interest rates of which is established by the Summary.

4.4. The procedure and method for calculating and paying interest on the deposit are provided for in the relevant agreement, as well as in the relevant Summary.

4.5. Additional deposits and withdrawals may be allowed to/from the deposit in accordance with the Summary of the given deposit type.

4.6. The Bank may establish the minimum and maximum amount and term for the investment, deposits, withdrawals of the Deposit amount for each deposit type.

4.7. In the absence of a bank account, a Bank Account Opening and Service Agreement is also concluded in parallel with the conclusion of the Deposit Agreement and a Bank Account is opened.

4.8. The interest accrued on the Deposit is transferred to the Customer's Bank Account specified in the Term Deposit Agreement opened with the Bank in accordance with the term specified in the Agreement (unless the Customer has otherwise instructed).

4.9. In the event of early repayment of the Deposit, interest is calculated and paid in accordance with the Deposit Agreement and the summary attached to the Agreement.

4.10. The main terms of a specific deposit type are set out in the “Information Summary for Individuals” of "Fast Bank" CJSC or “Information Summary for legal entities and private entrepreneurs”.

4.11. The terms of opening and service of the account specified in these Rules also apply to the Deposit, to the extent that they do not contradict the terms specified in the Deposit Summary.

4.12. The term deposit agreement becomes legally binding from the moment the Deposit amount is credited to the deposit account.

CHAPTER 5. REMOTE SERVICE IN DIGITAL DOMAIN

5.1. The Bank provides customers with the opportunity to open bank and deposit accounts in the Digital Domain, conduct transactions with them, as well as view information about them through remote banking systems.

5.2. In order to gain access to conduct transactions in the Digital Domain, the Bank establishes requirements for proper identification of Customers and collection of information about the customer, at least in the manner and to the extent provided for by the legislation of the Republic of Armenia.

5.3. For the purpose of opening an account with the Bank, the Rules, Summary, and other requirements are considered accepted by the customer by confirming them electronically by clicking the “I agree” field and/or the “Confirm” button (as well as by providing other confirmations envisaged for the formulation of a given transaction).

5.4. By accepting the Rules, the Customer confirms and guarantees that at the time of accepting the Rules, they act with a sober mind, without any delusion or coercion, fully understand and realize the meaning and essence of the terms, are fully legally competent and capable, and there are no circumstances that prevent them from realizing and perceiving the essence of the terms (illness, influence of drugs, other psychotropic substances or alcohol, etc.), and also confirm that they have no binding obligations to accept the terms, they accept them voluntarily, with the free expression of their will, fully understanding and accepting the meaning and significance of the terms/conditions and all the factual and legal consequences arising therefrom.

5.5. Each time the Customer logs into the Digital Domain system in order to use the Bank's services, a certification requirement is set, which implies the Customer entering their username and password, as well as PIN code, and identifying the username and password through an automatic electronic system. Customer login is performed by biometric identification (fingerprint or face scan) if the Customer has activated biometric identification.

5.6. The Customer shall not make the password intended for logging into the Digital Domain system and/or the one-time code sent via the message intended for the transaction execution and/or the ability to log into the Systems accessible to third parties in any way, and in cases where the Customer makes them accessible to third parties (including failure to exercise sufficient care in making the password intended for logging in and/or PIN code, and/or the one-time code accessible to third parties), the Bank shall not be liable for transactions made through the System.

5.7. The Bank may establish specific hours for using the System, suspend access to the System, as well as establish additional requirements and procedures to increase the security of accessing the System and performing operations.

5.8. Transactions through the Systems are considered to be made by following the sequence of relevant instructions/steps directed at concluding a transaction in the System.

5.9. Only individuals who are residents of the Republic of Armenia and RA citizens can become customers via the remote system.

CHAPTER 6. DISPUTE RESOLUTION

6.1. Disputes and disagreements arising between the Bank and the Customer shall be resolved through negotiations, and in case of failure to reach an agreement as a result of negotiations, in accordance with the procedure established by the legislation of the Republic of Armenia.

6.2. The Customer has the right to submit property-related complaints and claims arising from the contract(s) concluded between the Bank and them to the Financial System Mediator, if the Customer's claim does not exceed ten million AMD or the equivalent amount in foreign currency.

6.3. Before applying to the Financial System Mediator, the Customer shall submit their claim in writing to the Bank, indicating the Bank's violation and providing justifications for the fact of the violation.

6.4. It is hereby notified that the Bank has entered into an agreement to waive the right to challenge the decisions of the Financial System Ombudsman for claims the total amount of which does not exceed 100 000 (one hundred thousand) AMD or equivalent foreign currency.

6.5. The form "What to do if you have a complaint" is provided attached to the Agreement in accordance with Appendix 3 of the Regulation 8/04 "Minimum conditions and principles for internal legal acts regulating the process of examining customer complaints" approved by the Resolution of the Board of the Central Bank of the Republic of Armenia No. 225-N, dated July 28, 2009.