



GNC-ALFA CJSC and
INECOBANK CJSC Joint
Credit Card Programme



Service Fees of Rostelecom-Inecobank Joint Credit Card

Card account currency	AMD, USD
Card effective period	3 years
Card issuance	Free of charge
Card account maintenance fee	Free of charge
Option of having attached cards and annual maintenance fees	-
Fee for urgent order of the Card	3,000 AMD
Reissue of the lost or damaged card or provision of a new PIN code	1,500 AMD
Minimum card account balance	is not defined
Annual interest calculated on the account positive balance	0%
Cash withdrawal at ATMs and via POS terminals of Inecobank	2%
Cash withdrawal from ATMs and POS terminals of ArCa system member banks	2.5%
Cash withdrawal at encashment points of banks which are not members of ArCa system and outside the territory of the RA	-
Execution of non-cash transactions	Free of charge
Transfer fee between cards via internet	2%
Service fee for payments at bank POS terminals	2%
Service fee for utility payments at bank ATMs	2%
Loan repayment fee via Internet (http://ecard.inecobank.am)	200 AMD
Daily maximum limit of encashment transactions	300,000 AMD 1,200 USD
Daily maximum number of encashment transactions	10
Maximum limit of one non-cash transaction	1,000,000 AMD 2,500 USD
Daily maximum number and limit of non-cash transactions	unlimited
One-time change of encashment limits based on the application by the Customer	3,000 AMD

(the changed limit is effective until 24:00 of that particular day)	
Change of encashment limits based on the application by the Customer for the whole effective period of the agreement	10,000 AMD
Daily interest rate of the penalty in case of surcharge of the defined payment limit	0.4%
Provision of the statement	Free of charge
Provision of each additional statement	In accordance with the current account conditions
Switching on the SMS service	Free of charge
SMS notification on each performed transaction	20 AMD
Card blocking	Free of charge
Card unblocking	1,500 AMD
Early closure of card account	Free of charge
Urgent activation of the sum credited to the card (within 1,5 hours)	5,000 AMD
Statement Date	The 1 st day of each month
Fee for card retaining during transactions at ATMs and POS terminals of banks outside the territory of the RA	-

General Terms and Conditions of Credit Line Provision		
The Borrower's Description	<ul style="list-style-type: none"> • Resident citizens of the RA • Age - from 23 up to 60 • GNC-ALFA CJSC current and new subscribers 	
Necessary documents	<ul style="list-style-type: none"> • passport • social security card • reference stating the income / on bank's additional demand only / 	
Annual interest for the following transactions		
1 st group <ul style="list-style-type: none"> • Cash transactions • Performance of state payments via POS terminals • All transactions which are not included in the 2nd group unless otherwise is envisaged by the service conditions effective in the Bank 	AMD	22%
	USD	20%
Annual interest for the following transactions	AMD	22%
2 nd group <ul style="list-style-type: none"> • Non-cash transactions performed at merchant and service points 	USD	20%
Interest-free period	It is not applied	
Outline of interest-free period	-	
Monthly minimum repayment amount of the credit line	5% of utilized credit amount	
Penalty charged for not paying monthly minimum repayment fee of the credit line on time for each overdue day	0.4% of the due sum	
Payment timeline - starting from the statement date (including)	21 days	
Credit repayment fee on behalf of credit funds – from repaid sum	0.5%	
	<ul style="list-style-type: none"> • All Rostelecom subscribers, joining any annual tariff package and using Rostelecom services within 6 months and longer, are provided a credit line in the twenty-fold monthly payment of the tariff package, up to a maximum of 	

Conditions of Credit Line Provision

300,000 AMD. /In the event of client's income disclosure, the provision of the credit line is performed according to the credit conditions effective in the Bank/.

- Rostelecom new subscribers who have signed a one-year contract, are provided a credit line up to 150,000 AMD. /In the event of client's income disclosure, the provision of the credit line is performed according to the credit conditions effective in the Bank/.
- In the event of credit line over limit (300.000 AMD) and/or the client's wish to increase the limit of the twenty-fold monthly payment of the tariff package, the provision of the credit line is performed according to the credit conditions effective in the Bank.