

## **Terms of servicing, issuing and using cards**

### **Card granting**

1.1. Client, having familiarized with the cards' types and tariffs

- Visits the Bank with passport;
- Fill in the application
- Deposit the appropriate amount (payment for the card issue, annual service, and etc.) (in cash or cashless) in the account according to the tariffs of the Bank.
- Decision of granting a card is made by the Bank within three banking days.
- Agreement on card granting and servicing is concluded in case of positive decision.
- The card and PIN code is provided to the client within three banking days started from the date of agreement conclusion.
- Upon receiving the card the client is obliged to sign in the special field of the back part of the card and the document, confirming the receiving of card and PIN code.

1.2. Absence of signature on the card or mismatching of the signature is a legitimate argument for card service denial. This type of card may be exacted from the client.

1.3. Personal PIN code is provided with each card. PIN code is necessary for using the cards in ATM-s. PIN code should be dialed in the window of ATM after the occurrence of the relevant inscriptions. In case of incorrect dialing PIN code three times, the card will be exacted or the card's activity will be stopped. The Bank doesn't carry any responsibility for card exacting by the trade organizations and for the actions of employees of the other banks.

1.4. The cardholder is obliged to keep PIN code in secret and not to inform PIN code to the third part.

### **2. Use of the card**

2.1. The cardholder has exclusively right to use the card.

2.2. The cardholder doesn't have any right to give the card or PIN code to the other part. In case of giving the card and PIN code to the third person, all the sum on realized operations will be enumerated to the account of the cardholder.

2.3. In case of payment of the card for goods and services or receiving in cash, servicing points makes a request to determine whether the required amount is available at the account of cardholder. Payment is made only at the positive response to the query and the cardholder signs on the check. The relevant amount is frozen at the customer's account and the payment limit is reduced by the given amount.

2.4. The bank has the right to withdraw the given amount from the account of cardholder after the implementation of payment by card. The bank charges commission for card service according to the rates of the Bank. Additional fee may be charged in case of using service points of other banks the amount is fixed by the Bank, which owns the service point.

2.5. Using of the card by the other currency differing from the currency of the card is realized according to the terms and conditions fixed for the currency of the card. Currency exchange to the currency of the card is realized according to the conditions of the agreement.

2.6. In case of payment by card or receipt in cash, cardholder must sign a check making sure that the data on the receipt are the correct ones. The cardholder should not sign a check that does not state the amount of the operation.

2.7. The cardholder is obliged to keep the documents on all realized operations on the card and submitted by the Bank's request in case of disputes queries.

2.8. Depositing sums on the card account (in cash or cashless) is implemented by the conditions and terms noted in the contract.

2.9. The Bank is not responsible for the service or goods provided to the cardholder in the shops. If the bought thing is returned back to the store, the cardholder may request a refund only in case of account crediting.

2.10. Additional commission may be charged at the cash points of other banks (ATMs, POS terminals) in case of cash or currency exchange, which must be specified without fail at the point of cashing out.

Please be careful.

### **3. Loss of the card**

3.1. The cardholder has to take precautions for excluding the possibility of illegal card usage and its loss.

3.2. In case of card loss cardholder is obliged to inform Bank with the purpose of stopping card activity.

Telephone (3741) 555 385; 44-03-80

Fax (3741) 555-140;  
E-mail [unibank@unibank.am](mailto:unibank@unibank.am)

At the same time written or oral report of the cardholder must contain password of the cardholder mentioned in the application. In the written message should be also placed the signature of the cardholder. The cardholder must inform the Bank the number and the period of validity.

3.3. The cardholder must also represent the written notification within 24 hours after the oral reports of the card loss.

3.4. The Bank may inform the competent authorities of the circumstances of card loss specified in the cardholder notification.

3.5. According to the conditions of the Bank, the date of notification on the card loss is the date and time of actual receipt of the notice signed by the cardholder.

3.6. Bank declines from the cardholder the responsibility for operations on card after getting the given notification.

3.7. In case of card loss, the cardholder must immediately inform the bank and follow to the further instructions.

#### **4. Account crediting (overdraft)**

4.1. **Account crediting is realized according to the terms and tariffs of the Bank..** (see crediting by plastic cards)