

INFORMATION SUMMARY

DEPOSIT TYPE “Flexible”

Approved on 09.04.2026, effective from 16.04.2026

(The conditions specified in the summary may be subject to change)

For detailed information, please visit the Bank's website at unibank@unibank.am (please pay attention to the effective date of this information summary), visit any branch of the Bank, or call the Bank's Hotline Center at (+37410) 59 55 55, (+37410) 71 22 22.

Main terms of the deposit

Deposit currency		AMD	USD	EUR
Minimum deposit amount				
For individuals		100 000	250	250
Deposit term	Interest payment method	Annual interest rate		
730 day	Monthly	8.6%	3.25%	2.0%
Annual percentage yield		8.95%	3.30%	2.02%
Maximum deposit amount*				
For individuals		100 000 000	250 000	250 000
Increase of deposit amount		It is allowed to make withdrawals without any monetary or quantitative restrictions throughout the entire period of the deposit.		
Deposit amount reduction		Deposit reduction is not allowed within 90 days from the date of deposit placement. Starting from the 91st day of deposit, a partial reduction of the deposit amount is allowed without recalculation of accrued and/or paid interest.		
Termination of the deposit agreement		In case of early termination of the deposit agreement at the request of the depositor from the date of deposit placement to the 90th day inclusive, the interest calculated from the date of deposit placement until the day preceding the termination is recalculated and the interest on the returned amount is calculated at the demand deposit interest rate in the currency of the deposit valid at the Bank at that time. In case of early termination of the deposit agreement starting from the 91st day of deposit placement, accrued and/or paid interest amounts are not recalculated.		

* A maximum deposit amount is allowed in each currency. Interest rates for deposits exceeding the maximum amount are set on a contractual basis.

A term deposit designed for resident and non-resident individuals

At the client's request, interest can be added (capitalized) to the deposit balance.

Deposit currency conversion is not allowed.

All depositors are provided with a gift: a UNIPAY unified utility payment system card.

For the Bank's depositors and/or investors in the Bank's bonds, the following payment cards are provided **FREE OF CHARGE****, and no annual service fee is charged during the entire validity period of the card (3 years):

- For amounts of AMD 1 million or equivalent foreign currency and more — VISA Classic, Mastercard Standard
- For amounts of AMD 10 million or equivalent foreign currency and more — VISA Gold, Mastercard Gold
- For amounts of AMD 20 million or equivalent foreign currency and more — VISA Signature, Mastercard World Travel
- For amounts of AMD 50 million or equivalent foreign currency and more — VISA Infinite, Mastercard World Elite

**The rules for issuing and using payment cards are available on the official website of “UNIBANK” OJSC under [Debit Cards — Unibank](#).

Additional information

Tariffs and fines

1. Term deposit accounts are serviced through bank accounts. If the client does not already have an account with Unibank OJSC, the Bank will open an AMD account for those making term deposits in AMD. For term deposits in foreign currency, the client can choose either a foreign currency account or an AMD account.

2. The annual maintenance fee for each account is 1,200 (one thousand two hundred) AMD for resident individual term depositors, 20,000 (twenty thousand) AMD for non-residents, and 500 (five hundred) AMD for resident individuals holding foreign currency accounts. Deposit account statements are provided free of charge once a month. A fee of 2,000 AMD is charged for duplicate statements for accounts less than 1-year-old, and 5,000 AMD for accounts over 1-year-old. The Bank reserves the right to close a customer's account unilaterally if the service fees specified in the Bank's tariffs are not paid, if the balance does not increase, or if no transactions have been made for over a year. For resident and non-resident individuals, the opening of each account in AMD, USD, EUR and RUB is **FREE** of charge. Deposit account statements are provided **FREE** of charge once a month.

3. In case of early termination of the deposit agreement at the request of the depositor:

If the deposit is terminated at the Depositor's request from the date of deposit up to the 90th day inclusive:

a) the interest already paid is deducted from the deposit amount,

b) the interest is recalculated at the demand deposit interest rate set by the bank for the actual period of deposit.

If the deposit is terminated starting from the 91st day of deposit, the accrued and/or paid interest is not recalculated.

4. The term of the bank deposit agreement is extended as specified in the agreement. If the depositor does not request payment of the deposit after the term expires, the agreement will either be extended under the terms outlined in the agreement, at the interest rate in effect at the time of extension, or the deposit amount will be transferred to the depositor's bank account, where the terms applicable to bank accounts will apply. The interest rate on the balances of bank accounts for resident and non-resident individuals, both in AMD and foreign currency, is 0% per annum for the actual period the deposit remains with the bank. The bank has the right to change the interest rate calculated on bank account balances in accordance with the rates and tariffs approved by the Executive Board of "Unibank" OJSC, unless otherwise provided for in the bank account servicing agreement.

5. Funds from third parties may also be deposited into the depositor's account in the depositor's name, with the necessary details about their deposit account provided.

6. The amount of interest on the Deposit specified in the Bank Deposit Agreement is not subject to unilateral reduction by the Bank during the term of the deposit.

7. Interest on funds in the deposit account is calculated based on the Nominal Interest Rate.

8. **The annual percentage yield (APY) represents the interest a depositor would earn on a \$1,000 deposit over a 365-day period, based on an annual simple interest rate with interest compounded and paid at regular intervals.**

ATTENTION: INTEREST AMOUNTS ON THE FUNDS IN YOUR ACCOUNT ARE CALCULATED BASED ON THE 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 DEPOSIT AND RECEIVING THE INTEREST AMOUNTS EARNED AT A DEFINED PERIOD. SEE BELOW FOR THE CALCULATION PROCEDURE FOR ANNUAL INTEREST YIELD

Information on interest rates

1. Annual simple interest rate - the annual interest rate set by the deposit agreement, based on which the bank calculates the interest payable to the depositor.

The formula for calculating interest paid under this type of deposit agreement:

$DA * I / 365 * \text{Days} - 10\%$ (income tax), where

DA – Deposit Amount

I – Annual simple interest

Days – The number of days for the deposit is calculated based on Article 907, paragraph 1 of the Civil Code of the Republic of Armenia. According to this, interest on the deposit amount is calculated for the calendar days from the date the bank receives the deposit until the day before it is returned to the depositor or withdrawn for any other reason.

Example 1

Maturity period - 365 days

Deposit Amount - 1000 USD

Annual simple interest 3.5 %

$1000 * 3.5 / 100 / 365 * 364 - 10\% = \text{AMD equivalent to } 31.4 \text{ USD}$

2. Annual percentage yield (APY) 1. Shows how much the annual interest rate on the deposit will be as a result of the customer making mandatory payments related to the deposit and adding the interest received to the principal amount (capitalization).

$$A = \sum_{n=1}^N \frac{K_n}{(1+APY)^{D_n/365}}, \text{ where}$$

A - initial deposit amount,

n- serial number of cash flows on the deposit,

N- is the last number of cash flows for the deposit (including the cash flow at the time of deposit placement), after which the term of the deposit agreement is considered to have ended,

K_n - flows of the deposited amount and/or capitalized interest at the time of deposit placement and/or during the term of the deposit, as well as mandatory payment flows, if any,

D_n - is the number that shows how many days have passed from the date of deposit placement until the next (nth) cash flow made against the deposit, inclusive.

In the case when the cash flow is at the time of deposit placement: $D_1=0$.

APY- is the annual percentage yield.

- Let's assume a deposit is offered with the following terms:

a. Deposit amount: 1000 USD

b. Maturity period: 365 days, 1 year

c. Annual simple interest: 3.5%

d. Interest payments at the end of the deposit term

e. Mandatory payments made by the depositor on the day of receiving the deposit:

Mandatory deposit account maintenance fee: 1200 AMD /3.1 USD/ per year

The interest paid at the end of the term of the deposit agreement will be:

$$1000 * 0.035 = 35 \text{ USD}$$

$$n=1, n=2$$

$$D_1=0, D_2=365$$

$$K_1=-3.1, K_2=1,035$$

$$1000 = \frac{-2.5}{(1+APY)^{0/365}} + \frac{1,035}{(1+APY)^{365/365}}$$

$$1002,5 = \frac{1,035}{(1+APY)^{365/365}}, \text{ որտեղ } APY = 0.0324 * 100\% = 3.24\%$$

3. Possible calculation of annual interest rate on deposits with regular interest payments

$$APY = (1+r/n)^n - 1, \text{ where}$$

APY - Annual percentage yield

r - Nominal Interest Rate

n - the frequency of interest capitalization within a year

If the frequency of interest payments at the end of the term is $n=1$, then

$$APY = (1+0.035/12)^{12} - 1$$

$$APY = 0.035 * 100 = 3.5 \%$$

Information on the protection of depositor rights

Disputes and disagreements arising from account servicing or the deposit agreement are resolved by mutual agreement. In case of failure to reach an agreement, the rights of the depositor are subject to protection in court, as well as through the financial system mediator. The depositor may protect their rights personally or through an authorized representative.

The bank does not have the right to condition the conclusion of a deposit agreement on the conclusion of an arbitration agreement.

Other information

1. The documents required to make a deposit are:
 - passport or identity document,
 - public services number (social card) or a certificate of refusal.
2. Interest is accrued on the amount of a term deposit from the date the deposit is received by the Bank until the day preceding the date of its return to the depositor or its withdrawal from the Depositor's deposit account on other grounds. Interest is accrued daily. If the deposit is invested in AMD, the interest payment is made exclusively in AMD, and if it is invested in a foreign currency, the interest payment is made at the choice of the Depositor, either in the currency of the invested Deposit, or in AMD, at the average exchange rate of the given day in the currency markets published by the Central Bank of the Republic of Armenia.
3. The interest accrued on the deposit is subject to income tax in accordance with the legislation of the Republic of Armenia, the rate of which is 10%. The depositor is paid the already taxed interest.
4. If the deposit repayment date coincides with a holiday and/or weekend, the deposit repayment date is considered the following business day.
5. If the Deposit is placed in the Bank in a foreign currency, then by signing the Agreement, the Depositor confirms that he/she is aware of the possible adverse consequences arising from changes in the foreign currency exchange rate and prefers to place the deposit in a foreign currency.
6. Deposits made in the Bank are guaranteed by the Deposit Guarantee Fund for Individuals in accordance with the legislation of the Republic of Armenia. The guaranteed deposit limits are as follows:
 - a) if the depositor has only a dram bank deposit in an insolvent bank, the amount of the guaranteed deposit is sixteen million Armenian drams;
 - b) if the depositor has only a foreign currency bank deposit in an insolvent bank, then the amount of the guaranteed deposit is seven million Armenian drams;
 - c) if the depositor has dram and foreign currency bank deposits in an insolvent bank, and the amount of the dram bank deposit exceeds seven million Armenian drams, then only the dram deposit is guaranteed, up to sixteen million Armenian drams,
 - d) if the depositor has dram and foreign currency bank deposits in an insolvent bank, and the amount of his dram bank deposit is less than seven million Armenian drams, then the dram bank deposit is guaranteed in full and the foreign currency bank deposit is guaranteed in the amount of the difference between seven million drams and the compensated dram bank deposit.

YOU HAVE THE RIGHT TO COMMUNICATE WITH THE BANK IN YOUR PREFERRED WAY: BY POSTAL OR ELECTRONIC. RECEIVING INFORMATION ELECTRONIC IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, FREE FROM THE RISK OF LOSS OF PAPER INFORMATION AND ENSURES CONFIDENTIALITY.

For the purpose of due diligence of the customer as defined by the RA Law "On Combating Money Laundering and Financing of Terrorism", the Bank may request additional documents or other information from the consumer based on the "Know your customer" principle, as well as ask additional questions to the consumer during oral communication.

Contracts, agreements, partnerships or memberships concluded by the Bank may have a direct impact on depositors (for example, in accordance with the agreement concluded with the United States based on the Foreign Account Tax Compliance Act (FATCA), the Bank may collect additional information to determine your US taxpayer status).



“Your Financial informant” - www.fininfo.am

ATTENTION: “YOUR FINANCIAL INFORMANT” IS AN ELECTRONIC SYSTEM WHICH MAKES IT EASY TO SEARCH, COMPARE, AND SELECT THE MOST EFFECTIVE OPTION FOR SERVICES OFFERED TO INDIVIDUALS.

The bank is supervised by the Central Bank.