

## INFORMATION SUMMARY

### DEPOSIT TYPE “Safe future”

**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](mailto: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

<b>Purpose</b>	Term deposit intended for resident and non-resident individuals (minors) under the age of 16	
<b>Minimum deposit term</b>	730 day	
<b>Maximum deposit term</b>	6570 days (until the child turns 18)	
<b>Deposit currency</b>	<b>AMD</b>	<b>USD</b>
<b>Minimum deposit amount</b>	<b>50 000</b>	<b>150</b>
<b>Maximum deposit amount*</b>	<b>100 000 000</b>	<b>250 000</b>
<b>Annual interest rate</b>	<ul style="list-style-type: none"> <li>At the time of deposit, in AMD - 9.25%, in USD - 4%.</li> <li>A new interest rate is set each year, with a term of 366 days in effect at the Bank as of the review date, with monthly interest payments at the highest interest rate.</li> </ul>	
<b>Annual percentage yield</b>	9.58% (AMD)	4.06% (USD)
<b>Interest rate review period</b>	1st of each year, effective on the 7th business day	
<b>Interest payment method</b>	Quarterly capitalization	
<b>Replenish the deposit</b>	It is allowed to make withdrawals without any monetary or quantitative restrictions throughout the entire period of the deposit validity.	
<b>Deposit amount reduction</b>	<ul style="list-style-type: none"> <li>No reduction of the deposit is allowed within 365 days from the date of deposit, inclusive.</li> <li>Starting from the 366th day of deposit, a partial reduction of the deposit amount is allowed without recalculation of accrued and/or paid interest.</li> </ul>	
<b>Termination of the deposit agreement</b>	<ul style="list-style-type: none"> <li>If the depositor requests early termination of the deposit agreement between the deposit placement date and the 365th day, the interest calculated up to the day before the termination will be recalculated. Additionally, interest on the returned amount will be calculated at the current demand deposit interest rate for the deposit's currency, as applicable at the Bank at that time.</li> <li>Starting from the 366th day of deposit placement, in case of early termination of the deposit agreement, accrued and/or paid interest amounts are not recalculated.</li> </ul>	

The deposit is made in the name of a child under the age of 18, but the Deposit Agreement is concluded with the person investing the amount.

The end of the deposit term is considered the date the child reaches the age of 18.

Until the end of the Deposit term, the amount can be managed only by the person investing, and after the end of the term, only by the child who has reached the age of majority.

Deposit currency conversion is not allowed.

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 request of the depositor from the date of deposit up to the 365th day inclusive:

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

b) Interest is recalculated for the actual period of time the deposit was invested in the bank at the annual interest rate for demand deposits set by the Bank, which is 0.1% for AMD/USD currencies.

If the deposit is terminated starting from the 366th day of deposit, the accrued and/or paid interest is not recalculated.

4. If the depositor does not demand payment of the deposit amount after the expiration of the deposit term, the term deposit is considered extended under the terms of a demand deposit set by 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 subject to review on June 1 of each year during the term of the deposit. Depositors are notified of the change in accordance with the procedure prescribed by law.

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

8. The annual percentage yield of a deposit shows how much the annual yield of a deposit will be as a result of the depositor making mandatory payments related to the deposit and adding the interest received to the principal amount (capitalization).

9. ***The annual interest yield indicates the percentage that a depositor will receive, for example, on a 1,000,000 AMD deposit over a 365-day period, taking into account the application of the annual simple interest rate as well as the frequency of interest capitalization and payment.***

**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:

$DA * (1 + (A/100 - A/100 * 10\% (\text{Income tax}))/4)^Q$ , where

DA – Deposit Amount

A – Annual Simple Interest

Q – Number of quarters during the deposit term

### Example 1

Maturity period- 10 years

Deposit amount- 1,000,000 AMD

Annual simple interest- 9.25%

Interest payment frequency: quarterly capitalization

$1,000,000 * (1 + (9.25/100 - 9.25/100 * 10\%))/4)^{40} = 2,279,498$  AMD

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

APY- Annual percentage yield

r- Annual simple interest rate

n- Frequency of interest capitalization within a year

If the interest payment frequency is at the end of the term:

$n = 4$ , then,

$APY = (1 + 0.0925/4)^4 - 1$ ,

$APY = 0.0958 * 100 = 9.58\%$

### 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,
- birth certificate of the minor
- public services number (social card) or a certificate of refusal:

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.

2. 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.

3. If the deposit repayment date coincides with a holiday and/or weekend, the deposit repayment date is considered the following business day.

4. 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.

5. 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](http://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.***