

«Arca Pension»

Condition	Rate / Amount				
Intended Purpose	For receiving pension				
Cardholder requirements	Physical person, RA resident				
Required documents	<ul style="list-style-type: none"> ▪ Application • Passport • Social card 				
Card type	Arca Classic				
Card currency	AMD				
Card issuance	Free				
Annual card service fee (charged from 2nd year)	Free				
Non-declining balance	0 AMD				
Card reissuance (worn/technical fault/PIN loss/card loss)	Free				
Provision of monthly statement	Free				
Adding card to STOP list	10,000 AMD				
Cash withdrawal	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">At cash withdrawal points in banks</th> <th style="text-align: center;">At cash withdrawal in local banks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">0%</td> <td style="text-align: center;">1%</td> </tr> </tbody> </table>	At cash withdrawal points in banks	At cash withdrawal in local banks	0%	1%
At cash withdrawal points in banks	At cash withdrawal in local banks				
0%	1%				
Transactions at trade points	0%				
Cashback on non-cash transactions	2%* Cashback is provided for transactions exceeding 1,000 AMD. The cashback for a single transaction cannot exceed 6,000 AMD, and the total cashback for one reporting month cannot exceed 60,000 AMD.				
Daily transaction limit	1,500,000 AMD (15 transactions)				
Annual interest rate on positive card balance	0%				
Penalty for exceeding the permitted payment limit	36% per annum				
SMS notification for transactions	Free				
SMS notifications for transactions (the fee applies only when sending to a non-local mobile operator).	10,000 AMD				
Card validity period	3 years				