

**TERMS AND CONDITIONS
OF ONLINE UTILITY PAYMENTS VIA AMERIABANK CJSC WEBSITE**

Ameriabank closed joint-stock company (incorporated by the resolution of the Central Bank of Armenia Chairman as of September 8, 1992, registration # 50, certificate # 0154), hereinafter “Bank” or “We”, offers you (hereinafter “you” or “Client”) to pay your utility bills online by Visa, MasterCard/Maestro and ArCa payment cards provided that you fully accept these terms and conditions.

1. SCOPE OF UTILITY PAYMENTS

1.1. You may pay the following utility bills online at the Bank’s website:

Telecom Armenia
Orange
VivaCell
Electricity consumption
Gas consumption
Gas maintenance
Water consumption
Ucom
Rostelecom

2. MAKING UTILITY PAYMENTS

- 2.1. You may pay your utility bills online at our website by **Visa, MasterCard/Maestro and ArCa** payment cards.
- 2.2. For this purpose, you should fill in all required information, your card data and the amount payable in an accurate and proper manner.
- 2.3. You are responsible for the accuracy of any information you provide.
- 2.4. We will not charge you any fees for processing your utility payments.
- 2.5. We are not responsible for the calculation and accuracy of the utility amounts specified in the utility database and payable by you. The information in the database is provided by the utility companies or their agents.

3. TERMS OF PAYMENT

- 3.1. If you have performed all the required steps properly, the payment will be effected during no more than 1 hour.
- 3.2. In case of connection failures, technical or other problems, we will process the payment as soon as possible after the connection is restored or the problem is resolved.

4 MISCELLANEOUS

- 4.1. Any and all disputes and disagreements arising out of or in connection with these Terms and Conditions shall be settled amicably through negotiations, or, where this is not possible, in accordance with the procedure prescribed by Armenian legislation.
- 4.2. For any queries, please contact our Customer Service team by calling (+374 10) 56 11 11.

IF YOU AGREE TO THESE TERMS AND CONDITIONS, PLEASE CLICK "I ACCEPT AND AGREE TO ALL TERMS AND CONDITIONS SPECIFIED ABOVE".