



## Phone Banking

### Simple and secure

With just one phone call, your transactions are carried out with maximum security.

This is a simple and secure channel through which you may handle your everyday banking needs. Simply dial +374 (60) 655 000, choose your preferred language and start using HSBC Armenia Phone Banking services.

The service is available 7 days a week, 24 hours a day and without holidays. You may call us anytime from your home or anywhere else, and the voice prompts will guide you before you are connected to our customer service representatives.

### Registration

You can apply for this service by visiting your nearest HSBC Armenia branch and signing the "Agreement on processing of instructions submitted via telephone".

### Security

To ensure the validity of your transactions all conversations without exceptions are recorded and archived electronically, while all your transactions will also be recorded in your account regular statement. You will be asked security questions for identification purposes before conducting any transaction.

## Service tariffs

### Sign up fee

- Individuals, including sole entrepreneurs - AMD 1,000
- Legal entities - free of charge

**Maintenance** - free of charge

**Banking services** - as per tariff of charges

## Provided services<sup>1</sup>

Accounts and transactions	
Balance enquiry	✓
Transaction details enquiry	✓
Set up standing instructions*	✓
Enquire on next instalment and balance of loan account	✓
Change mailing/e-mail addresses*	✓

<b>Transfers and payments*</b>	
Transfer funds between own accounts	✓
Transfer funds to any bank located in Armenia <sup>2</sup>	✓
Transfer to overseas banks <sup>2</sup>	✓
Pay credit card bills	✓
Repay a loan	✓

<b>Enquiries</b>	
Enquire about deposit interest rates	✓
Enquire about exchange rates	✓
Enquire about HSBC Bank Armenia CJSC products and services	✓

<b>Other services*</b>	
Activate a card	✓
Report lost and stolen card, give card transaction investigation instruction	✓
Set up standing instructions*	✓
Make a renewal of a card	✓
Order a statement/advice	✓
Give instructions on purchase and sale of securities (brokerage services) <sup>3</sup>	✓

### Important note

The Bank may terminate the agreement on processing of instructions submitted via Telephone banking (Phone Banking) signed between the Bank and the customer in case if no transaction is done via Phone Banking during the last 12 months.

<sup>1</sup> Some of the transactions that are not possible to effect outside standard working hours are subject to execution on the next banking day latest based on order received from you, except the card blocking service, that will be arranged immediately.

<sup>2</sup> The maximum daily transaction limit is USD 10,000 or equivalent in other currencies.

<sup>3</sup> Brokerage services are provided given the existence of an agreement on provision of brokerage services between the Bank and the Customer.

\* Services are not available for legal entities.

## Double saving of time and money

## Enjoy preferential tariffs while using the below services via Phone Banking

Service	Existing tariff	Preferential tariff
Additional account opening (via Online Banking only)	3,000 AMD	free
Money transfers in AMD within Armenia	300 AMD	free
ATM card replacement	3,000 AMD	free <sup>1</sup>
Outward remittances (in USD/EUR)	0.3% (min 6,000 AMD)	0.1% (min 6,000 AMD)
Advices confirming bank account/loan information/balance	5,000 AMD*	1,000 AMD <sup>2*</sup>
Bank account statement/ transaction advice copy if earlier, than 6 months	3,000 AMD*	1,000 AMD <sup>3*</sup>

<sup>1</sup> Replaced ATM card will be sent to the branch of your choice within 3 working days after receipt of the request.

<sup>2</sup> Advice will be sent to the branch of your choice within 3-5 working days after receipt of the request.

<sup>3</sup> Statement/transaction advice copy will be sent to the branch of your choice within 3-5 working days after receipt of the request.

\* Inclusive of VAT.

**Note:** In case of discrepancies between the Armenian and English versions of this page, the Armenian version shall prevail.

Last updated on: 17/01/2019 15:00