



# DEPOSIT AGREEMENT #

## Term Deposit for Legal Entities with the right of filling up

City \_\_\_\_\_

"\_\_" "

20

"Ardshininvestbank" closed joint stock company, hereinafter referred to as "the Bank", in the head of \_\_\_\_\_

acting in accordance with Charter in one side, and \_\_\_\_\_

hereinafter referred to as "the Depositor" \_\_\_\_\_,

from the other, under the legislation of RA, signed the current Agreement on the following:

### 1. THE SUBJECT OF THE AGREEMENT

1.1. The Bank, accepting money remitted by the Depositor or the money (hereinafter "the Deposit") transferred for the latter, and giving the depositor a right to fill the deposit amount up, undertakes the obligation to return the Deposit at the amount of filled deposit, within the terms indicated in the current Agreement and to pay the latter the duly generated interests as specified by the terms and order determined by the current Agreement.

1.2. The Deposit amount and the currency \_\_\_\_\_  
(in figures and letters)

1.3. The Deposit interest rate \_\_\_\_\_  
(interest rate in figures and letters)

per annum.

1.4. Deposit Maturity date "\_\_\_" \_\_\_\_\_ 20

1.5. The Bank opens Deposit Account N \_\_\_\_\_ for the deposit transactions of Depositor. In case the Depositor does not apply for deposit return after the end of the period, the amount and accrued interests are transferred to the demand deposit account without signing a new agreement, and future interests are accumulated at the rates and terms determined for demand deposits.

1.6. Interests of the Deposit are paid at the end of contract.

### 2. TERMS AND CONDITIONS

2.1. After the end of the period, the Bank undertakes the obligation to return the Deposit at the currency it was attracted. Accrued interests are paid to the Depositor in AMD.

If the day of the deposit repayment is a non-working day, the deposit will be returned on the next working day coming after the one working day with duly calculated interests for the non-working day.

2.2. The deposit amount can be filled up during the contract validity period. In case the depositor fills the deposit amount up within 30 days of contract validity period, the interests for adjucted amount in AMD are calculated taking into consideration the interest rate of the term Deposit for individuals with a validity period of 30 days, 2% annually for USD, 1% annually for EUR.

2.3. During and after the agreement validity period the information on the deposit and the Depositor is held confidential, and it can be provided only at the terms determined by the Law.

2.4. The right for disposing the Deposit account can be transferred to a third party only at the availability of the letter of attorney stipulated by procedure.

2.5. In case of depositing or adjunction of the Deposit (by check, warrant of payment or other payment instruments), the entry of the deposit is confirmed by the Bank's warrant excerpt. The latter is given to the Depositor not later than the next banking day of adjunction day of deposit entry to the deposit account.

Upon the agreement between the Bank and the Depositor the extract is provided:

By hand

By post \_\_\_\_\_  
(address)

By e-mail \_\_\_\_\_  
(e-mail)

2.6. In case of withdrawals from the Deposit account, the above mentioned extract is given to the customer at the terms stated in clause 2.5.

2.7. Interests are accrued to the Deposit amount from the next day of depositing till the previous day of returning the deposit back or withdrawing it on other bases from the Deposit account.

2.8. In case the Deposit is returned at the request of the Depositor before the date stipulated by agreement, the Bank calculates and pays the interests in accordance with rates and terms stated for demand deposit taking into consideration the actual numbers of days invested for deposit amount (or filled deposit) and the Agreement continues to act on the Deposit sum residual and the interests continue to accrue on the stated on agreement.

2.9. When Depositing in foreign currency the Depositor by signing and/or sealing the agreement confirms that he/or she realizes negative results which may arise from exchange rate fluctuations and prefers to deposit in that vary currency.

2.10. As a tax agent the Bank, while paying the interest generated on the Deposit in accordance with the "Law of the RA on the Incomes" is levying the sum of the income tax and transferring it to the state budget.

2.11. Changes made in RA Law and sub legislative acts, that can have an influence on the current Agreement, are subject to mandatory implementation, and the Parties ought to comply with the changes.

2.12. The contract consists of two copies with equal legal power.

2.13. The date for deposit agreement can be prolonged at the mutual agreement of the Parties at the terms acting in the Bank at the moment.

The sum (in figures and letters) and the currency				
The date of prolongation				
The date of maturity				
Monthly paid interest				
Quarterly paid interest				
interest paid at the end of the period				
Interest rate (in figures and letters)				
Signature	<i>Depositor</i>			
	<i>Bank P. S.</i>			

*\* Prolongations after the third one will be made on the bases of contract*

2.14. The Depositor confirms that before signing the agreement he/she was acquainted with the provisions of deposit agreement and with all the notices attached in the visible places, and is fully accepting the conditions fixed in the Agreement.

**BANK**

Address \_\_\_\_\_

\_\_\_\_\_

Telephone \_\_\_\_\_

\_\_\_\_\_

/Signature/

**DEPOSITOR**

Address \_\_\_\_\_

\_\_\_\_\_

Telephone \_\_\_\_\_

\_\_\_\_\_

/Signature/