

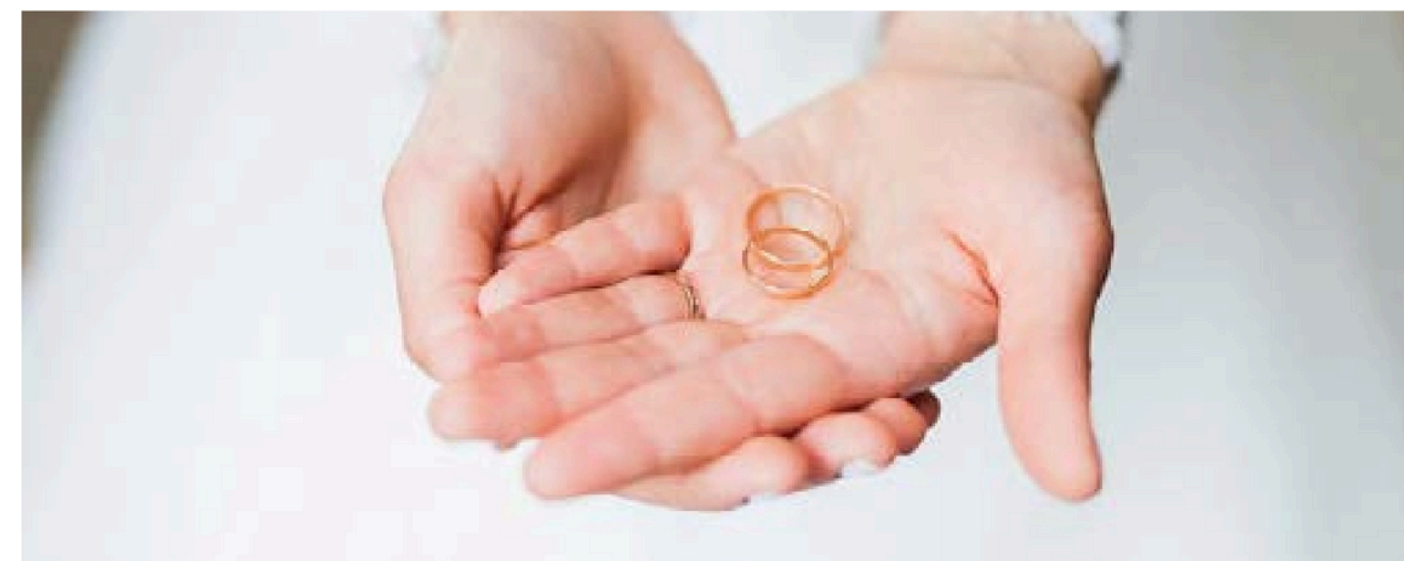
VTBank Armenia	Deposit “Profitable”: Minimum deposited amount: 100,000 AMD Term: 30–730 days Annual interest rate: 4,55%–10%	For other types of deposits refer to here
Inecobank	Deposits available in AMD, USD, EUR, RUB Simple Deposit: Minimum deposited amount: 100,000 AMD Maturity period: 1–36 months Annual interest rate: 4–9,65%	For more information please refer to here
Conversebank	Deposits available in AMD, USD, EUR. Progress: Period: 45 days – 18 months Interest rate: 4,5% – 9,25% AMD, 1% – 4.25% USD, 0.25% – 2% EUR Deposited amount: 30,0000–50,000 AMD	Read more here
Evocabank	Classical deposit, EvocaOnline Deposit and Children’s Deposit are available in AMD, USD, EUR. Classical deposit: Deposit amount: 200,000 – 25,000,000 AMD Annual interest rate within the period of 181–365 days: 8%	For more details please check here
Ardshininvestbank	Standard term deposit: • AMD, USD, EUR, RUB • Maturity options	Info on deposits is available here
Unibank	Deposit “Privé” Minimum deposit amount in AMD: 20,000,000 AMD 181–365 days of period: monthly 8,8%, at the end of the term – 9% Maximum deposit amount in USD: 50,000 USD 181–365 days of period; monthly 3,25% at the end of the term – 3,15%	For more information please check here
ID Bank	“Safe” Deposit Interest rate: up to 9,50% Terms: up to 1096 days Minimum amount: 100,000 AMD Maximum amount: not defined Deposit “Demand” Interest rate: up to 1% Maturity: not defined Minimum amount: 30,000 AMD Maximum amount: not defined	For more details refer to here

MARRIAGE AND DIVORCE IN ARMENIA



In Armenia, marriage is based on mutual voluntary consent between a man and a woman of at least 18 years of age. Polygamy, as well as marriage between immediate family members (parents, grandparents, siblings) or first cousins from either side of the family tree are against the law. Marriage cannot be lawful if at least one party is recognized as incapacitated. Both parties must be present at the signing of the certificate, and any by proxy or representative (*durante absentia*) marriages are prohibited. Should there be a specific reason why either party cannot be present (illness, et al.), the ceremony may be conducted in one’s home or medical institution.

NOTE: All property accrued after marriage belongs to both parties unless otherwise mentioned in a signed contract. Personal property is a different issue.



► OFFICIAL AND LEGAL MARRIAGE

State registration of a marriage is carried out by bodies carrying out state registration of [civil status acts](#). Applications are submitted to [Civil Status Acts Registration Agency of the Ministry of Justice of the Republic of Armenia](#) electronically or through service centres.

REMINDER: All government agencies have a lunch break from 13:00 to 14:00. Only a marriage recognized by the legal bodies of Armenia is considered valid. Cohabitation or only a church marriage is not recognized to carry any legal responsibility.

NOTE: Foreign citizens, stateless persons, and Armenian citizens residing in foreign countries may marry in Armenia with permission from the Head of the [Civil Status Acts Registration Agency of the Ministry of Justice of the Republic of Armenia](#).

► WHAT DOCUMENTS ARE REQUIRED FOR STATE REGISTRATION OF A MARRIAGE?

The following documents are submitted for state registration of a marriage: