


**PUBLIC TERMS ON RENDERING REMOTE BANKING SERVICES TO CORPORATE CLIENTS OF
THE BANK**

Responsible subdivision	Digital banking directorate, Corporate business directorate
Prepared by	Legal division
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Other provisions	

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1. PURPOSE

These public terms regulate the relations between “ID Bank” CJSC and the Client in terms of the use of Systems of rendering remote banking services (online and mobile banking).

2. DEFINITIONS AND ABBREVIATIONS

Bank	“ID Bank” CJSC
Terms	public terms of the use of Systems of rendering remote banking services (mobile banking)
Mobile banking	A system that enables the Bank’s client to view the information about its transactions and/or perform transactions /including operations related to the transaction/ through “IDBusiness Mobile” mobile application
System	A system of rendering remote banking services
User	System user
Client	A legal entity or private entrepreneur who is an Account holder of the Bank. Moreover, the word “Client” is used in these terms in terms of a User as well to the extent that the regulation is applicable to the User
Username	Client’s telephone number with which the latter has registered in the System
Password	A combination of letters, numbers and symbols, created by the User, which is used by the System to identify the User and allows to access the System and use the services available in the System



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PIN code A combination of numbers created by the User which is considered as the User’s signature by the System and allows the former to perform transactions as well as make changes to the Password and other data defined by the Bank

Biometric identification Fingerprint or face identification through the mobile banking system

3. GENERAL PROVISIONS

- 3.1 Through the Systems the Bank enables the Clients to view transactions performed through their accounts as well as to perform transactions.
- 3.2 In order to receive access to performing operations through the Systems the Bank establishes a requirement for proper identification. Moreover, a proper identification defined by this provision is the identification performed at the premises of the Bank by visiting any branch of “ID Bank” CJSC. The identification is performed in the order defined by the RA legislation, regulations approved by the RA Central Bank and the Bank’s internal legal acts.
- 3.3 There is an authentication requirement each time before accessing the Mobile banking, which implies provision of the username and password as well as the PIN code by the Client (unless the Client has activated biometric identification) and automatic identification of the username, password and PIN code by the System. In case of the Client did not exit the Mobile banking application (just closed it) only the PIN code will be required for the access (unless the Client has activated biometric identification). If the Client has activated biometric identification no PIN code will be required, instead a biometric identification will be performed.
- 3.4 The Client’s username, password as well as the PIN code are created by the Client while registering in the System and can be changed by the Client, except for the Username, the change of which is performed by the Bank.
- 3.5 This document is a Public agreement which shall be deemed as accepted by the Client by electronically pressing the button of acceptance in the System.
- 3.6 The Client realizes and accepts that the Bank is entitled to unilaterally change the Terms about which the Bank shall notify the Client in accessible places and means, particularly:
 - 1) On the official website of the Bank at <https://www.idbank.am/>, and/or
 - 2) By means of posting the information on information boards in the branches of the Bank and other places provided for servicing Clients, and/or
 - 3) By means of communication, which enable the Client to receive and to make sure that the



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information has been sent by the Bank; e.g. by mail, by sending an SMS to the telephone number registered at the bank, by sending an e-mail to the e-mail address registered at the Bank.

3.7 The Bank shall publish the information mentioned in this paragraph at its own discretion by one or more of the above-mentioned means. The changes to the terms shall come into force after notifying the Client about such changes at the moment of performing the very first transaction in the System and shall be considered as accepted by the Client.

4. IDENTIFICATION

4.1 The identification defined for the purpose of receiving access to perform operations through the System is performed in branches of the Bank.

4.2 In order to be identified, the Client submits to the Bank the identity document of the Client/Authorized person, the Client's seal if the Client wishes and the seal is available, and also the the power of attorney if necessary. The order and requirements of submission of the power of attorney are defined by the rules of opening and maintenance of bank accounts of Legal entities and Private entrepreneurs: [Link](#).

The identification of a Client performed in the order and under the conditions provided for in paragraph 4 of these terms shall be deemed as proper identification and is sufficient to establish business relations with the Client.


5. SOME RULES FOR PERFORMING TRANSACTIONS

5.1 The input of the PIN code in the System is considered as an electronic signature and allows the Client to confirm transactions. In case if the Client has activated biometric identification no PIN code will be required in the Mobile banking system and the transactions are confirmed by means of biometric identification.

5.2 The Client acknowledges and accepts that the electronic signature described in this paragraph is equivalent to and has the same legal force as the handwritten signature of the Client and/or the authorized person, and the electronic documents signed by the latter electronically entail legal consequences arising from the content of the given document.

5.3 The terms and tariffs defined by the relevant contract /agreement/ of the given transaction and/or information bulletins of the given transaction/service published on the Bank's official website at www.idbank.am shall be applied to transactions concluded through the use of the System.



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6. SECURITY

6.1 The Bank applies best efforts towards making the System and transactions concluded through the latter more secure. With advances in technology the Bank regularly improves the security measures of the System, thus becoming also entitled to unilaterally change both the technical terms of using the System and define new methods and requirements for providing authority to the Client to perform transactions and for identification, authentication, as well as electronic signature for each transaction at any time.

6.2 The Bank and the Client admit that in order to best ensure the security of the System and transactions performed through the latter, both the Bank and the Client are equally endowed with obligations. Accordingly, these Terms define the following obligations of the Bank and the Client subject to mandatory performance:

6.3 The Client is obliged to:

- 1) Maintain the confidentiality of the password and the PIN code for accessing the System.
- 2) Not provide third parties with access to the System. Particularly, ensure the physical security as well as protection against malware of their technical devices /smartphone, tablet, computer etc./ provided for access to the Systems.
- 3) Immediately inform the Bank through the phone number (+37410) 59 33 33 in case if the username and the password provided for accessing the System become available to third parties, loss of their technical device provided for accessing the System, in cases of unauthorized access, as well as any other suspicious cases and cases containing risks.


Moreover, the Client shall bear the risk of failure to perform or improper performance of the obligations defined in paragraph 6.3 of these terms as well as the legal consequences arising from it. The Bank is not liable for any losses incurred by the Client as a result of non-performance or improper performance of its obligations by the Client.

6.4 The Bank is obliged to:

- 1) Block the Client's System immediately after the Client notifies the Bank about the necessity to block in accordance with the order provided by subparagraph 3 of paragraph 6.3 of these Terms.
- 2) Ensure the continuity of the security measures of the Systems.
- 3) Apply all the possible efforts for improvement of security measures of the System.
- 4) Ensure the confidentiality of the Client's data that has become known to the Bank in accordance with the procedure and within the framework provided by the RA legislation.
- 5) Respond to oral and written inquiries of the Client about the use of the System.

6.5 In case if the Client fails to perform its obligations provided by the Terms, as well as in case if the Bank has suspicions on illegal use of the System, the Bank is entitled to block the Client's access



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to the System.

6.6 The Bank shall not be liable for any damages incurred by the Client as a result of the Client's failure to perform its obligations in accordance with these Terms as well as for damages incurred through no fault of the Bank.

6.7 The Client acknowledges and admits that compliance with the requirements provided by the Terms is in its best interest, and failure to comply with those requirements may lead to negative consequences for which the Bank shall not be liable.

7. PERSONAL DATA

7.1 The Client gives consent to the Bank to process, including collection, usage and provision of information about the Client to third parties in accordance with the procedure defined by RA legislation while rendering services through the System /for the purpose of best operation of the System/.

7.2 The information about the Client can be collected by the Bank in any legal way both directly from the Client and from any other sources not prohibited by law.

7.3 The information about the Client will be processed, used and provided to third parties for the purposes to comply with the requirements of the RA legislation, other legislations applicable to the Bank's activity, the RA Central Bank and other state authorities, as well as the requirements arising within the scopes of the Bank's contractual obligations.

