

The terms mentioned in the bulletin may have been amended.

If you are looking through the bulletin on the website of the Bank, please pay attention to the action date of the bulletin.

If you are looking through the bulletin in a paper form, please visit the Bank's website at www.idbank.am for detailed information (paying attention to the action date of the bulletin), apply to any branch of the Bank or contact the Bank's Call center: 010 593333 or 060 273333.

INFORMATION BULLETIN ON BONDS SECURED LOANS / CREDIT LINES ISSUED BY "ID BANK" CJSC			
General terms			
1.	Loan type	loan	credit line
2.	Purpose	other	
3.	Minimum amount /limit	AMD 100 000 or equal foreign currency	
4.	Maximum amount /limit	AMD 250 000 000 or equal foreign currency	
5.	Currency	AMD, USD	
6.	Annual interest rate	Loan in the same currency	Coupon annual yield of bonds + 2%
		Loan in a different currency	Refinancing rate of the Central Bank of Armenia + 5% ¹
7.	Annual actual interest rate²	Loan in the same currency	6.17%-12.13%
		Loan in a different currency	13.80%
8.	Annual interest rate accrued on the unused part of the credit line	0%	
9.	Loan / credit line commissions	not specified	

¹ This interest rate applies when the currency of the bond is different from the currency of the loan

² **LOAN INTEREST RATES ARE CALCULATED ON THE BASIS OF NOMINAL INTEREST RATE. THE LOAN INTEREST RATE IS CALCULATED ON THE ACTUAL BALANCE OF THE LOAN, AND THE ANNUAL INTEREST RATE SHOWS HOW MUCH THE LOAN WILL COST FOR THE CUSTOMER'S INTEREST AND OTHER FEES IN THE PRESCRIBED TIME.**

10.	Loan / collateral ratio	Loan in the same currency	95% of the nominal value of the pledged bonds
		Loan in a different currency	90% of the face value of the pledged bonds
11.	Repayment method	<p>1) Annuity - equal monthly repayment,</p> <p>2) Discount: the payment of interest at the beginning of the term, and the principal at the end of the term</p>	<p>1) Repayment of interest amounts up to the 15th of each month in the amount of interest accumulated as of the 1st of the same month;</p> <p>2) Repayment of principal at the end of the term</p>
12.	Minimum monthly loan line repayment	0%	
13.	Credit line repayment period	<p>up to 45 days</p> <p>No interest is accrued on the non-cash used line of the credit line during the previous month (except for card-to-card transfers, interbank-interbank transfers in the territory of the Republic of Armenia and between own accounts) if the customer repays the used part of the credit line by the 15th of the current month</p>	
14.	Maximum period	until the maturity date of the bond	
15.	Minimum period	6 months	
16.	Method of delivery	Loans in AMD are provided non-cash through a current account	non-cash via payment card
		Foreign currency loans are provided by non-cash payment card	
17.	Security	Bond issued by "ID Bank" CJSC acquired by a customer or another person (natural, legal entity)	
18.	Terms of extension	<p>At the end of the loan / credit line term, it can be extended at least one working day before the loan / credit line maturity based on the application submitted by the customer, if:</p> <p>1) In case of loans up to 20 million AMD and equivalent in foreign currency, the borrower has no classified liabilities or overdue liabilities of more than 3 (three) working days as of the day of loan application.</p>	

		2) In case of loans exceeding AMD 20 million or equivalent foreign currency, the borrower has no classified liabilities or overdue liabilities of more than 3 (three) working days in the RA financial-banking system as of the day of loan application. The extension can be made up to the date of maturity of the bond.		
Requirements for the borrower				
19.	Status	1) RA resident individual, 2) Non-resident individual		
20.	Borrower age limit	The age of the borrower should not be less than 18 as of the loan application date		
21.	Credit history requirement	1) in case of loans up to 20 million AMD and equivalent in foreign currency The borrower should not have classified liabilities or overdue liabilities of more than 3 (three) working days as of the day of loan application acceptance. 2) In case of loans exceeding 20 million AMD or equivalent foreign currency . Borrower as of the day of loan application should not have classified liabilities or overdue liabilities of more than 3 (three) working days in the RA financial-banking system		
Payment card terms and tariffs				
22.	Payment card type	MasterCard Standard	MasterCard Cold	Visa Platinum
		up to AMD 5,000,000 up to USD 10,000	AMD 5,000,001 – 25,000,000 USD 10,001 – 50,000	AMD 25,000,001 and more USD 50.001 and more
23.	Annual payment card service fee	for free		
24.	Non-decreasing card account balance	not specified		
25.	Other terms of payment cards	In accordance with the tariffs of the cards mentioned in these conditions in the Bank, with the following link: Card information summaries		
FINES AND PENALTIES				
26.	Daily penalty for overdue loan	0.1%		
27.	Daily penalty for overdue interest	0.1%		
28.	Early repayment penalty	not specified		

Other conditions		
29.	The positive factors of providing a loan / credit line	1) the borrower's data complies with these lending terms 2) positive credit history
30.	Credit / credit line rejection factors	1) Negative credit history; 2) information about the customer that casts doubt on the information provided / announced by the customer to the Bank; 3) information about the customer that casts doubt on the repayment of the loan; 4) Absence of e-mail 5) The customer should not be included in the list of unwanted customers of the Bank ³ . 6) other grounds
31.	Maximum term for making a loan / credit line decision	Maximum 2 working days after submitting the necessary documents to the bank
32.	Deadline for notification of the decision	1 working day after the decision is made The Bank may inform the customer about the decision to provide a loan in the Bank's territory by phone or e-mail.
33.	The term of providing the loan / credit line to the borrower	1 working day after submitting the loan application, except for card loans, in which case 3 working days
34.	Maximum period of validity of the decision	15 working days
35.	Place of acceptance of loan / credit line application	All branches of the bank
List of documents and information submitted by the customer to the Bank		
	<ol style="list-style-type: none"> 1. Identity document (original) 2. Social card / Social Service Number (SSN) or certificate of non-receipt of SSN (if the customer is not a Bank account holder); 3. E-mail address 4. Other documents at the request of the bank. 	

GENERAL TERMS

1. Prior to concluding loan agreement the customer is provided individual sheet of essential terms of the loan, in which the personal terms and conditions of the loan to be provided are indicated.

2. A customer has the right to unilaterally terminate the loan agreement without any reasoning within 7 (seven) business days (time to think) after signing the loan agreement by returning the received overdraft amount in full and paying interests calculated in accordance with the annual nominal interest rate as defined by the agreement.

³ The legal relations regarding the classification of the Bank as an unwanted customer are regulated by the procedure "On setting the criteria for the bank to classify the client as undesirable and managing the relations with them" - https://www.idbank.am/content/Classification_procedure/

3. In case of early repayment, the Bank's income-generating payments which constitute to the total lending cost in terms of the client are decreased proportionally.
4. The client also has the right to fulfil (repay) its contractual liabilities ahead of schedule irrespective of the circumstance whether the agreement provides such a right or not.
5. Loan interest is calculated on the basis of nominal interest rates. The loan interest is calculated with regard to actual balance of the loan.
6. The nominal interest rate indicates how much the loan would cost the client given the interest amounts and other payments are paid on time and in the defined amounts.
7. The order of calculation of annual nominal interest rate is available: [Instruction on calculation of annual nominal interest rate.](#)
8. In case of loans in foreign currency, the calculation of the actual interest rate is based on the exchange rate published on the official website of CBA at the moment of loan disbursement of the loan. Actual interest rate can be changed depending on the change of the value of the exchange rate published on the official website of the CBA.
9. In case of loans in foreign currency, the interest accrued on the principal amount can be paid in the currency of the loan, if requested by the borrower.
10. In case of loans in foreign currency, the changes of the foreign exchange rate can affect the repayment of the loan.
11. In case of failure to make the loan and interest amount payments on time, the pledged funds and/or property of the customer can be confiscated in an order prescribed by law, and the Bank will send the information on the client to the credit bureau within maximum three business days where the client's credit history is built. Once a year the client has the right to receive information on his/her credit history free of charge.
12. Bad credit history can prevent a customer from getting a loan in the future.
13. In case the client fails to perform his/her obligations, the latter's obligations can be paid at the expense of other property of the client.
14. Repayments of overdue liabilities are made in the following order: confiscation expenses, including judicial expenses (if applicable), interest penalty, loan principal amount penalty, interests, service fee and commissions /if applicable/ and loan amount. The Lender has the right to unilaterally change the order of repayments mentioned in this paragraph any time.
15. Disputes arising between the parties according to the RA legislation can be settled through court or through the Financial system mediator (as prescribed by RA law on "Financial System Mediator"): address – 15 M. Khorenatsi St. Yerevan 0010, "Elite Plaza" business center, 7th floor, e-mail – info@fsm.am, phone number – (+37460) 70-11-11, fax – (+37410) 58-24-21. Moreover, in case the amount of property claim does not exceed 500 000 (five hundred thousand) AMD or equivalent in foreign currency, the decision of the Financial System Mediator cannot be appealed by the Bank.
16. For the purpose of proper study of the client in accordance with the RA law "On combating money laundering and terrorism financing" the Bank may require additional documents or information on the "know your customer" principle.
17. According to the agreement with the USA based on the Foreign Account Tax Compliance Act (FATCA), the Bank may collect additional information for the purpose of identifying the clients who are being US taxpayers.
18. The client has the right to communicate with the Bank through a preferred means of communication: e-mail or regular post. The electronic means of communication is the most comfortable. It is available 24/7 and is free of the risk of losing information in paper as well as ensures confidentiality
19. The conditions on providing statements, their copies, references throughout the term of the loan agreement are available: [Information bulletin on tariffs.](#)
20. The list of branches and ATMs of the Bank, information on their locations and working hours are available: [Branches and ATMs.](#)

21. Remote service by the Bank is provided through [IDBanking.am](https://www.idbanking.am) online system and [Idram&IDBank mobile application](#). The terms and conditions are available: Public terms of providing remote banking services.

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK.