Appendix 2
Approved by decision N 81-L of the
Management Board of "ID Bank" CJSC
dated 04/03/2026
Effective from 04/03/2026

The terms mentioned in this bulletin may have been amended.

If you are looking through this bulletin on the website of the Bank, please pay attention to the action date of the information 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 this information bulletin), or apply to any branch of the Bank or contact the Bank's through its Call center: (+37410) 59 33 33 , (+37460) 27 33 33

IDSALARY PACKAGE		
General conditions		
	1. CONDITIONS OF CARD PROVISION, SERVICING	
1.	**Types of cards provided within the package** [1]	ArCa Classic Mastercard Standard, Mastercard Gold, Visa Gold, Visa Platinum, Visa Signature, Visa Infinite
2.	**Minimum net monthly salary requirement for card issuance**	• ArCa Classic - regardless of salary amount • Mastercard Standard – regardless of salary amount • Visa Gold / Mastercard Gold – AMD 200,000 • Visa Platinum – AMD 500,000 • Visa Signature – AMD 1,000,000 • Visa Infinite – AMD 1,500,000 Moreover, it is necessary to ensure that the specified salary amount is credited to the salary card account every month.
3.	**Annual card account service fee**	The fee specified below will not be charged if the salary amount defined under clause 2 is received through the Bank's payment card. Otherwise, the following tariffs will apply: • ArCa Classic - free of charge • Mastercard Standard – free of charge • Visa Gold / Mastercard Gold – AMD 1,000 per month • Visa Platinum – AMD 2,000 per month • Visa Signature – AMD 6,000 per month • Visa Infinite – AMD 10,000 per month The above-mentioned service fee will not be charged during the first two months, irrespective the specified condition of the 2nd point has been met.
4.	**Commission fee for cash withdrawal from ATMs of the Bank**	ArCa Classic - 0% up to AMD 500 000 per calendar month, 1% for encashment exceeding AMD 500 000

[1] To activate the package, in case of receiving the salary to a card/account of the Bank other than the cards specified in clause 1 of this information bulletin, the terms of issuance and service of the specified card/account in force at the Bank shall apply, however, the client may simultaneously benefit from the preferential terms specified in clauses 5 to 18 of the IDsalary package.

		Mastercard Standard/ Mastercard Gold – 0% up to AMD 1,000,000 per calendar month Visa Gold/Visa Platinum – 1% for encashment exceeding AMD 1,000,000 per calendar month For Visa Signature and Visa Infinite according to the Bank's current rates.
5.	**Commission fee for cash withdrawal from other banks' ATMs within RA**	In side of Mastercard Standard, Mastercard Gold, Visa Gold and Visa Platinum cards provided within the package: • 0% up to AMD 500,000 per calendar month • 1% for withdrawals exceeding AMD 500,000 per calendar month For ArCa Classic cards - 1%, min AMD 200 For Visa Signature and Visa Infinite according to the Bank's current rates.
6.	**Additional provision of card account statement at the Bank, by mail or by email:**	Free of charge
7.	**Card account annual service fee for the 2nd foreign currency card**	**50% discount** from the annual fee for servicing Visa Gold or Mastercard Standard card accounts operating in the Bank. Other terms of card account provision and service are defined in accordance with the information bulletins of Visa Gold or Mastercard Standard cards.
8.	**Other conditions:**	Depending on the type of card, operating in the Bank, respectively, • According to information bulletin of debit payment cards • According to information bulletin of credit payment cards • According to information bulletin of Mastercard payment cards • According to information bulletin of ArCa payment cards
	2. LOANS/CREDIT LINES	
9.	**Annual nominal interest rate:**[2]	**14% - 19%** In case the client is an: • Employee of an organization operating in the field of information technologies; • Employee of a public organization; • Employee of an entity included in the list of 1 to 500 (inclusive) large taxpayer organizations.
		15% -20% In case the client is not an employee of the above areas
10.	**Annual actual interest rate:**	14.94% - 20.75%
		16.02% - 21.96%
11.	**Limit**	Up to fifteen times the net salary, a maximum of AMD 10,000,000 at least twice the amount will be provided in the form of a Rocket Line Limits
12.	**Other conditions:**	According to the Bank's information bulletin on "Profi" loan provision terms and conditions.
3. DEPOSIT BOX RENATALS		

[2] If the borrower is under 21 years of age and exceeds 65 years of age by the loan repayment deadline, the interest rate offered by the Bank is +2%.

13.	**Rental fee:**	**20%** discount according to Deposit box rental terms and conditions.
14.	**Other conditions:**	According to Deposit box rental terms and conditions.
4. REMOTE SERVICES		
15.	**Online/Mobile banking:**	Free of charge
5. ROCKET LINE		
16.	**Limit:**	In double[3] the amount of net salary, a maximum of AMD 10,000,000. Provision of a limit exceeding the specified limit in accordance with the ROCKET LINE credit/credit limit.
	Terms and conditions:	According to the information bulletin ROCKET LINE loan/credit line limits
6. CONDITIONS OF MORTGAGE LOANS		
17.	**Discount on mortgage loans provided at the expense of own resources**	In the amount of 0.25%, other conditions according to the information bulletin of mortgage loans
7. SAVINGS ACCOUNT		
18.	**Interest rate applied to savings account balance**	For AMD accounts +0.5% of the current interest rate
8. CONDITIONS FOR PROVISION OF THE PACKAGE		
19.	**Conditions for provision of IDSALARY package**	The package is provided to individual customers who plan to receive/receiving their salary through the Bank, regardless of the existence of a cooperation agreement with the employer. Receiving a net salary of AMD 200,000 per quarter through the Bank is considered to be the minimum salary to use the package. In case of the specified conditions are not met, the Bank has the right to terminate the Package and provide the services on preferential terms under the Package in accordance with the tariffs published in the Bank's information bulletins.
20.	**IDSALARY package connection fee:**	Free of charge
21.	**Package monthly service fee:**	Free of charge

GENERAL PROVISIONS

1. **The provision of the package shall be based on the written consent of the customer**

2. **Periodic inspections may be carried out by the Bank for the provision and maintenance of preferential terms set forth in this information bulletin. In case of absence of salary as a result of the inspection, the Bank has the right to unilaterally change the terms of service of the product/service in accordance with the tariffs of the Bank.**

[3] At the same time, the Rocket line limit in the amount of net salary is provided if the client has no overdue current obligations, the risk class is standard and the necessary salary information is available from the Nork Technology and Social Services Information Center.. Moreover, a Rocket line limit in the amount of at least one net salary is provided within 3 business days.

3. In case of refusal of the package by the customer, the services included in the package are provided in accordance with the tariffs of the Bank.

4. Disputes arising between the parties can be resolved in a judicial order or through the Financial System Mediator (in accordance with the RA law "On Financial System Mediator"), located at 15 M. Khorenatsi St, "Elite Plaza" business center, 7th floor, Yerevan 0010, RA, email – info@fsm.am, telephone – (+37460) 70-11-11, fax – (+37410) 58 24 21. Moreover, in case if the amount of the property claim does not exceed 500,000 (five hundred thousand) AMD or equivalent in foreign currency, the decisions of the financial system cannot be challenged by the Bank.

5. For the purpose of proper study of the client as defined by RA law on "Combating money laundering and terrorism financing" the Bank may require additional documents or information based on "Know Your Client" principle.

6. 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 identification of the fact of the client being a US taxpayer, where applicable, to provide information to the RA State Revenue Committee regarding clients who are foreign tax residents.

7. The client has the right to communicate with the Bank through a preferred means of communication: e-mail of 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.

8. The list of branches and ATMs of the Bank, information on their locations and working hours can be found at the following link: Branches and ATMs:

9. Remote servicing of physical entity clients by the Bank is provided through the IDBanking.am online system. The order and tariffs on rendering remote servicing are presented in "Public terms on remote banking services".

ATTENTION! THE BANK IS CONTROLLED/SUPERVISED BY THE RA CENTRAL BANK