

### "ID BANK" CJSC PAYMENT CARD SERVICE RULES


Responsible subdivision	Cards and Payments division Product Development Division Product Development Unit
Effective date	06/08/2025
Distribution	All subdivisions of "ID Bank" CJSC Cardholders of "ID Bank" CJSC
Other provisions	Repeal "ID Bank" CJSC Payment Card Service Rules approved by instruction N 155-L of the Chairman of the Management Board, dated April 25, 2025 upon entry into force of these Rules.
Related documents	Payment card issuing, servicing and closing procedure Card transaction monitoring and chargeback implementation procedure CBA Regulation 4 on "Minimum requirements for implementation of internal control of banks" Procedure on "Defining the criteria of classification of a Client as unwanted and termination of business relations with him/her"

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## CHAPTER 1. OBJECTIVE


1. The objective of these Rules is to establish the main terms and conditions of the relationship between the Bank and the Cardholder with regard to the issuance, provision and servicing of a payment card by "ID Bank" CJSC and the rules for using the card (hereinafter referred to as the Rules), in accordance with the Bank's internal legal acts and the rules of payment and settlement systems (ArCa, Visa, MasterCard).

## CHAPTER 2. DEFINITIONS AND ABBREVIATIONS

2. The definitions and abbreviations used in these Rules shall have the following meaning:


- 1) **Bank** - "IDBank" CJSC,
- 2) **RA** - the Republic of Armenia,
- 3) **CBA** - Central Bank of Armenia,
- 4) **Card** - a payment Card which is the property of the Bank and is provided to the Cardholder for making cash withdrawals from the Card account, as well as non-cash transactions and payments,
- 5) **Virtual Card** - a payment Card issued without a physical Card which can be ordered by the client through the "IDBanking" platform and the "Idram&IDBank" application, and allows conducting non-cash transfers/transactions from the Card Account, cash withdrawals at the Bank's branches and other non-cash payments. Moreover, Virtual Cards are provided only to individual clients,
- 6) **Application/Offer** - the application for the issuance and servicing of payment cards (offer), the exemplary form of which is approved by the Chairman of the Management Board of the Bank,
- 7) **Acceptance** - acceptance of the Bank's payment card issuance and servicing application (offer), the exemplary form of which is approved by the Chairman of the Management Board of the Bank,
- 8) **Agreement** - Contract, agreement signed with the Bank for the issuance and servicing of a payment Card, including Offer/Acceptance,
- 9) **Customer/Client** a physical entity/individual, as well as a legal entity, individual entrepreneur, who has signed a written agreement with the Bank for the opening and servicing a bank account, including through remote methods acceptable to the Bank,
- 10) **Cardholder (Primary Cardholder)** means any person over age of 14, or legal entity, or an individual entrepreneur who has concluded a written agreement with the Bank,
- 11) **Linked Card** - any Card connected to the Primary Card which is issued at the Primary Cardholder's request in the name of Primary Cardholder or another person (Linked Cardholder) for implementing transactions using the Primary Card Account,
- 12) **Card User (Holder)** - an individual or an individual entrepreneur in whose name the Linked card was issued,
- 13) **Corporate Card** - a payment card which is the property of the Bank, provided to a resident or non-resident legal entity or individual entrepreneur (hereinafter also referred to as the Corporate Client) holding a current bank account with the Bank, for the purpose of receiving cash, making non-cash payments from their card account, as well as using other services through the Card and card account within the validity period of the card,



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- 14) **Corporate Card User** - an individual who actually holds and uses the Card issued to the Corporate Client on behalf of the Cardholder.
- 15) **Card Account** - a Bank account opened in the name of the Cardholder under the agreement concluded between the Cardholder and the Bank. The Card Account is used for conducting transactions with the Card or its requisites,
- 16) **Tokenization** - linking a card to Apple Pay/Google Pay electronic payment systems,
- 17) **Token** - the digital equivalent of the card number created as a result of tokenization,
- 18) **PIN code** - a code intended for Cardholder identification when making payments by Card or Token, in accordance with the rules of payment and settlement systems.,
- 19) **Password** - a code provided to the Bank by the Cardholder which is used by the latter for acquiring information on the Card and Card Account by contacting the Bank by phone, creating a virtual Card in ArCa online payment system, as well as in other cases defined by the Bank and ArCa payment system,
- 20) **CVV/CVC code** - a three-digit identification code on the back of the Card (if the card is virtual, the code is reflected in "Idram&IDBank" application), which is used by the Cardholder to implement payments online,
- 21) **Point of Sale/Service (PoSS)** - any outlet of sale of products and/or provision of services, including online stores, where the Cardholder may implement payments using the Card or Token,
- 22) **ATM/Automated Teller Machine** - automatic teller machine (a type of automatic device for performing financial transactions), with the help of which it is possible to conduct cash and non-cash transactions with the Card,
- 23) **"Cash in" or "Cash in" operation/Transaction** - cash deposit of funds to the card through an ATM,
- 24) **"Cash out" or "Cash out" operation/Transaction** - withdrawal of cash from the card through an ATM,
- 25) **POS-terminal** - an electronic device designed for cashless payment at a point of sale/service (PoSS) or cash withdrawal with a payment card in the Bank's premises,
- 26) **Transaction/ Operation** - any transaction conducted with or without direct use of the Card,
- 27) **Authorization** - approval or authorization provided by the Bank for Card transactions,
- 28) **Transaction Date** - the actual date on which the Card transaction takes place,
- 29) **Transaction Processing Date** - the date on which the transaction is processed by the Bank to the Card Account and when the transaction is reflected in card statement,
- 30) **Statement** - a report provided by the Bank to the Cardholder on the transactions conducted via Card Account,
- 31) **Receivables** - amounts used beyond the limit (including credit funds) of available balance on the Card Account, as well as other obligations arising from the Card Account, which lead to the occurrence of negative balance on the Card Account and is subject to repayment by the client,
- 32) **Non-Reducing Balance** means the Card Account balance defined by the Bank's tariffs, and used within the spending limit,
- 33) **Bank Tariffs or Information Bulletin** - card issuance and service conditions and tariffs established by the Bank's internal legal acts for individual and legal entity, individual entrepreneur customers,
- 34) **Salary Project (package)** - a salary project implemented with an organization cooperating with the Bank, or a card or service package provided to individuals on their own initiative, for the purpose of receiving a salary,
- 35) **Stop List** - a service provided by international payment systems that blocks offline authorizations for the cards entered into the respective list by the Bank,




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- 36) **Online platforms**- "IDBanking" online platform, "Idram&IDBank" application, "IDBusiness Mobile" application, Bank-Client system,
- 37) **NFC** - contactless payment technology that allows to make a payment/withdraw cash by holding the card near the POS-terminal/ATM without inserting the card into the device.

### CHAPTER 3. GENERAL PROVISIONS


3. The client may apply to the Bank to order a Card by applying form (Offer) for Card issuance and service in a format acceptable to the Bank, including through Online Platforms.
4. The Cardholder may modify the personal data of the Cardholder specified indicated in the application, the Card limits, by applying in a form acceptable for the Bank. Previous assignments on a similar issue shall be considered invalid upon entry into force of these amendments.
5. Legal entities/individual entrepreneurs of the Bank who already have an active Bank account with the Bank can send a message via the Bank-Client system (IDBusiness System) regarding the opening of a payment Card, which the Bank will consider as an application-offer for the provision and servicing of payment Cards, duly submitted by the client, according to the attached document [\(link\)](#). For the issuance of a new Card, submitted in the manner provided in this Clause, assumes the consent of the person who submitted the offer to all conditions and tariffs for the issuance and maintenance of payment Cards, as well as consent to the processing of personal data of the individual who submitted the offer on behalf of the client.
6. If accepted the acceptance of the application (offer) by the Bank, is sent electronically to the e-mail address provided by the Client, and the agreement for the provision and servicing of the Card is deemed to be concluded.
7. In the cases provided for in Clause 5 of these Rules, messages and documents received and sent via the Bank-Client system (e.g. contracts, agreements, documents required from the client by internal legal acts of the Bank, etc.) are considered to be duly submitted and have the equal legal force as the handwritten signature of the Client and/or the relevant authorized employee of the Bank, as well as the documents received and sent by the latter electronically, cause all legal consequences arising from the content of the respective document.
8. A Card ordered online (in special cases also ordered at a branch at the discretion of the Bank), can be delivered to the preferred address of the Client in Yerevan if the necessary amount required for delivery is available in the client's Card account and if such a limit is predefined by the Bank at the moment. For non-resident Clients of the Republic of Armenia who have passed remote identification, it is possible to physically deliver the Card and an envelope with a PIN code outside the territory of the Republic of Armenia, by charging the fee for the delivery service from the client's accounts. In such cases, the Bank has the right to debit/charge the fees from the Client's accounts based on these Rules.



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9. Legal relations not regulated by these Rules are regulated by the Bank's tariffs, the rules for opening and servicing bank accounts of individual clients of "ID Bank" CJSC, the tariffs for bank accounts, transfers and other services provided by "ID Bank" CJSC to legal entities and individual entrepreneurs, the rules for opening and servicing bank accounts of legal entities and individual entrepreneurs (to the extent that they do not contradict the requirements of these rules), the Agreement and the legislation of the Republic of Armenia, and in case of not being regulated by the legislation of the Republic of Armenia, by practices of business turnover.
10. Terms and conditions, as well as tariffs and/or Agreements for specific Card types, combined Cards and other projects apply to these Rules to the extent that they do not contradict the latter, and may contain provisions and/or limitations different from those specified herein.
11. Any transactions conducted with the Card shall be regulated by these Rules, as well as the terms and conditions defined by ArCa, VISA and MasterCard payment systems.
12. Along with the provision of the Card, the Bank opens and administers a Card Account in the name of the Cardholder. In this case, the Card Account can be opened in any currency provided for in the Information Bulletin of the specified Card. Furthermore, Card transactions can be carried out both in the currency of the Card Account and in a different currency.
13. The rights of the Account holder to administer the Card Account and the funds contained therein may be restricted by a court decision based on the requirement of the enforcement authorities of judicial acts or tax authorities.
14. All fees related to Card transactions are charged in AMD. Currency Card fees are charged at the exchange rate set by CBA on the day of the transaction.
15. The Bank can collect/confiscate funds from the account without the prior instruction of the Cardholder in case of a court decision based on the requirement of the enforcement authorities of judicial acts or tax authorities.
16. The Card shall be valid up to the last day of the month indicated on the Card.
17. The Card is the property of the Bank and should be returned upon expiry of validity term or upon request of the Bank, except for Virtual Cards, in case of expiration of which the access to the Card Account is terminated and the Card Account is closed.
18. The Card shall not be used for illegal purposes.
19. The Bank shall not be held liable for any damage or loss the Cardholder may suffer due to Card transactions resulting from breach of the rules and requirements contained herein or the use of information indicated on the Card, (Card number, CVV/CVC code, validity term) due to the provision or disclosure of this information to third parties.
20. For any Card-related inquiries or information, the Individual Cardholder can contact the Bank via following numbers: (+374 10) 593333, (+374 12) 333333 and/or (+374 60) 273333. The legal entities and individual entrepreneurs can contact the Bank via following number (+374 10) 593311.



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21. The PIN-code is created by the Cardholder in the territory of the Republic of Armenia by inserting the Card into a working ATM of the Bank or an ATM of any other Bank with such a function. For this purpose, the Cardholder's mobile phone number registered at the Bank must be correct and the SMS-notification service must be activated. If the mobile phone number is filled in correctly and the SMS-notification service is available, the Cardholder clicks the "Activate Card" button to receive a one-time password to the phone number linked to the Card. After typing the received one-time password in the respective field of the ATM screen, the Cardholder sets the 4-digit PIN-code by entering it twice. No PIN-code is required for Virtual Cards and it should be activated via Idram&IDBank application or IDBanking platform by selecting the card and clicking "Activate".
22. In some cases, the Bank may provide a PIN-code together with the Card. The PIN-code and the Card shall be provided in separate and sealed envelopes. In this case, the Card is activated by Bank after the Card and the PIN-code are received by the Cardholder.
23. The Cardholder may change the PIN-code at his/her discretion through an ATM with the appropriate function on the territory of the Republic of Armenia. The Cardholder changes the PIN-code by entering the existing and the new PIN-code.
24. In case of forgetting the PIN-code, the Cardholder may submit a request using the template approved by the Bank in accordance with the Bank Tariffs.
25. All provisions of these Rules, regardless of using the "Virtual Card" term simultaneously with the "Card" term, also regulate the transactions with Virtual Cards unless specifically stated otherwise.
26. The Cardholder's request on issuance of the Card cannot be processed by the Bank if the Cardholder fails to provide an email address to the Bank.
27. These Rules also apply to promotional products offered by the Bank (a package containing two or more services provided by the Bank simultaneously) provided that they do not contradict the informational bulletin approved by the contractual terms of the promotional product.
28. The Client hereby acknowledges and agrees that enabling a third party to make a transaction on his accounts (including the replenishment of the account) on his behalf or by providing his data to other persons is considered consent to the provision of information constituting a banking secret.

#### CHAPTER 4. PROVISION AND ACTIVATION OF THE CARD

29. The Cardholder receives the Card that he/she applied for at the Bank's branch or online in a sealed envelope on the Bank's premises or with a delivery to the address specified by the Cardholder, if such service is envisaged for this Card type by the Bank's internal legal acts.
30. The Card is issued and delivered to the Cardholder within the period set by the Information Bulletin of the Card. The Virtual Card will be displayed in the Idram&IDBank application and IDBanking online system within 1 working day after submitting the application.






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31. For Cards ordered online, internal regulations and/or information bulletins of the Bank may establish other provisions that apply alongside these Rules and contain provisions and/or limitations different from those specified herein.
32. The Cardholder should be checked if the envelope has not been tampered with or compromised, if the Card is inside the envelope and matched the application and if the indicated data (name, last name) are correct. In case of Virtual Cards, the Cardholder should check If the name, last name and currency displayed in the Idram&IDBank application and the IDBanking platform are correct. If any discrepancy is detected, the Cardholder should contact the Bank without delay.
33. If the Cardholder fails to receive the Card within 30 (thirty) days following Card application, the Bank shall have the right to close the Card and the Card Account and destroy it, while the Agreement concluded between the Cardholder and the Bank shall be deemed terminated.
34. To proceed with the Virtual Card activation, it is necessary to press "ACTIVATE CARD" button in the Idram&IDBank application and the IDBanking online system.
35. If the Card is ordered online (online/mobile Banking, etc.), which enables the Cardholder to activate it through this system, the Card activation is carried out/conducted exclusively by the Cardholder through the specified systems.
36. Express Card orders are provided to Cardholders at the Bank's "Vardanants" branch, which is located at 13. Vardanants str., Yerevan, RA, the next working day after ordering the card from 15:00 till the closing hour of the branch.
37. The Linked Card is provided on the following terms:
  - 1) The Cardholder (Primary Cardholder) can request the Bank to issue Linked Card(s) connected to the Primary Card in the name of the Cardholder or a third person.
  - 2) The type of the Linked Card may differ from that of the Primary Card, but it should be classified as the same or lower than the Primary Card.
  - 3) All transactions with the Linked Card shall be processed to and displayed on the Primary Card Account.
  - 4) The Cardholder may submit a written application to the Bank to set maximum cash withdrawal limit and maximum number of Card transactions and number of cash-withdrawal transactions per day for the Linked Card.
  - 5) The Linked card is provided with expiration date according to Information Bulletin of each card type, but is no longer valid upon closure of the Primary card.
38. All liabilities arising from the use of the Primary Card and Linked Cards shall be deemed the Primary Cardholder's liability to the Bank.
39. The Bank may proceed with the re-issuance of the Linked Card before its expiry date with the consent from both the Primary Cardholder and the Linked Cardholder.
40. Linked Cardholder shall notify the Bank about decease, incapacity, insolvency or Bankruptcy of the Primary Cardholder and not use the Linked Card if such circumstances have become known to him/her.
41. Linked Cardholder can perform the following actions:






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- 1) Receive the Linked Card from the Bank,
- 2) Receive information as well as statement on transactions made with the Linked Card,
- 3) Make Transactions with the Linked Card,
- 4) Submit below mentioned applications to the Bank for the Linked Card:
  - a) closing,
  - b) blocking/unblocking,
  - c) transaction dispute,
  - d) on changing card details, except on changing card limits.
42. The financial risk arising as a result of actions performed with the Linked Card is borne both by the Primary Cardholders.

## CHAPTER 5. TYPES OF CARD TRANSACTIONS


43. The Cardholder may withdraw and/or deposit the cash into the Card, execute non-cash payments (including Card-to-Card transfers) via cash-dispensing ATMs or POS-terminals, etc., at the Bank's premises, unless there are restrictions on the Card transactions determined by any Card-specific terms and conditions, rates and fees and/or agreements of the Bank. Non-cash payments can also be made through remote banking systems, at points of sale/service, including online. ATMs also allow to use additional services, such as changing PIN code, viewing pension statement, etc.
44. The amount deposited into the Card in the Bank branches, or by a transfer from a Bank account, as well as Cash In operations via ATMs or Card-to-Card transfers become available on the Card balance within 5 (five) minutes, provided there are no technical or software issues.
45. The amounts debited or credited to the Card are activated on the Card immediately, but normally are processed to the Card Account on the next business day if the transaction is performed via ArCa system. If the transaction is performed outside ArCa system, the amounts are processed to the Card Account within 3 (three) business days, provided there are no technical or software problems at ArCa Processing Centre and/or Visa and MasterCard payment systems.
46. The amounts of card transactions are held on the card account from the date of the transaction until the Transaction Processing Date.
47. Depending on the type of transaction, the transaction amount may be held for 8 calendar days for a "Purchase" transaction and for 30 calendar days for a "Freezing of Funds" (Pre-purchase) transaction, regardless of the card type (the indicated periods are calculated from the day following the transaction).
48. If the transaction amount is not processed within the time limits specified in clause 47 of these rules, then after the expiration of the specified time, the transaction amount is being automatically becomes available to the card account.



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49. After becoming available, as specified in clause 48 of these rules, the amount may be charged by the Merchant/PoSS without additional authorization, if the service was provided for that transaction.
50. If the amount is charged as specified in clause 49 of these Rules, the transaction cannot be disputed by the Bank, except if the service was not provided by the Merchant/PoSS, the transaction may be disputed by the Bank in accordance with the provisions of these Rules.
51. In the case specified in clause 50 of these rules, a receivable may arise on the card account, if the unheld amount was spent by the client and when the amount was charged there were no sufficient funds on card account. The receivable is subject to repayment by the client.
52. For the purposes of clause 45 of these Rules, Card-to-Card transfers (both when debiting and crediting funds) and Cash in Operations shall also be deemed as Card transactions. The Card-to-Card transfers and Cash in Operations performed for loan repayment purposes should be made on the business day preceding the date of the loan repayment. Otherwise, the loan shall be considered overdue. Moreover, if the transfer is made from a card issued outside of Armenia, the transfer should be made at least 3 business days in advance.
53. The Bank shall not be liable for any losses and damages incurred by the Cardholder if the amount is made available on the Card with interruption or delay. Specifically, as a result of technical issues or failures, as well as in case of the transactions made on the first business days of each month, as the amounts of such transactions may become available on the Card Account with delay.
54. Maximum cash withdrawal limit and maximum number of Card transactions per day are defined in the Bank tariffs. If the Cardholder wants to withdraw an amount beyond the set cash withdrawal limit, the Cardholder should submit a relevant application to the Bank (if this option is provided for in the Information Bulletin of the specified Card type). For security reasons, the Bank shall have the right to set limits on other types of cash transactions, as well as to define the limit of the maximum amount and number of transactions by publishing the relevant information on the Bank's website.
55. Daily amount withdrawn from the ATMs of Armenia-based Banks shall not exceed AMD 500,000 (five hundred thousand).
56. The Bank may suspend, at its sole discretion, Card transactions (block the Card) if:
  - 1) the Bank has reasonable ground to believe or suspect that the Card transactions involve Card fraud, and/or
  - 2) the client violated the restrictions set out for the purpose of combating money laundering and terrorist financing, according to the Anti-money Laundering and Combating Terrorist Financing policy published on the official website of the Bank, or RA legislation,
  - 3) In transactions carried out by or for the benefit of the client (including received transfers), data and information other than the data and information provided by the client to the Bank were used,
  - 4) if the Cardholder has outstanding liabilities to the Bank.
57. The Card can be blocked/unblocked at the initiative of the client through the Idram&IDBank application, by calling to the Bank's Contact Center, as well as by visiting any branch of the



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Bank. The Card cannot be unblocked through Idram&IDBank application if it has been blocked due to suspect of fraud.

58. The Card is being unblocked the same business day after receiving the application on card unblocking from the Cardholder. If the application is submitted by the Cardholder outside of business hours, then the card is being unblocked within the next business day.
59. If the Card had been blocked on the initiative of the Bank, the Bank shall lift the block from the Card on the same day when the reasons for blocking are discharged. The Bank may not unblock the Card if there is appropriate justification for the Bank's refusal.
60. During the block period, accrual and charging of Card service fees continue.
61. Any transaction performed by the Cardholder with the use of the Card shall be deemed the Cardholder's liability.
62. When submitting Card closing application, the Cardholder undertakes to repay the resulting obligation, including the receivables, except for those transactions that took place with the physical use of the Card, after the Cardholder returned the Card to the Bank.


## CHAPTER 6. CONTACTLESS TRANSACTIONS

63. The Bank issues contactless-enabled payment Cards.
64. When making contactless payments, there is no need to provide the Card to the teller or insert it in the ATM. Instead, the Cardholder simply taps the contactless payment Card over the POS-terminal or ATM.
65. When making a contactless payment of up to AMD 20,000 within the territory of the RA, entering a PIN code may not be required. For payments outside RA, each Payment System may set its own limit for each country, except cases where the device intended for card payments does not have the technical capability to enter a PIN code.
66. When performing contactless transactions via an ATM (such as checking the Card balance, withdrawing cash from the Card, depositing cash to the Card, etc.), before walking away from the ATM, it is necessary to make sure that the transaction is complete and the main/homepage screen is displayed on the ATM. Otherwise, the Bank bears no responsibility for any potential financial losses resulting from failure to follow this security rule.

## CHAPTER 7. CARD TO CARD INTERNATIONAL TRANSFERS BY THE CARDHOLDER

67. In accordance with the rules provided for in this chapter, VISA payment system Cardholders are able to make international Card to Card transfers.
68. The status of the Card receiving the transfer must be active. A transfer to a Card that does not have an active status will be rejected by the receiving Bank of the transfer.




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69. The transaction provided for in this Chapter can be carried out both in the currency of the Card account and in a currency other than the Card account at the rate set for card operations by the Bank for the Day of the given operation.
70. The transfer amount is converted into the currency of the receiving Card to the exchange rate set by the Bank that issued given Card.
71. The Bank is not responsible for the losses caused by the difference in exchange rates as a result of converting the transaction amount into the currency of the Card account.
72. The transfer amount is activated to the receiving Card within a few minutes (maximum 30 minutes, and in the case of countries that are not participants in the provision of services included in this chapter - for a maximum of two days). The Bank is not responsible in cases when the transfer amount is activated later than the specified period or is not activated due to problems on the receiving Bank's side.
73. The essential terms of the service provided for in this chapter, including the list of countries where the above-mentioned transfer system is available, are defined by the information bulletin published on the Bank's website.
74. The Bank has the right to unilaterally change tariffs in accordance with the procedure established by RA legislation.
75. By agreeing to these Rules, the Cardholder confirms that he acknowledges and accepts, as well as agrees to the terms of Card to Card international transfers (visa direct) specified in this chapter.

## CHAPTER 8. ACTIONS IN CASE OF CARD LOSS, THEFT OR FRAUDULENT USE

76. If the Card has been lost, stolen or used without authorization (or in case of such suspicion), the Cardholder shall notify the Bank without delay by contacting the Bank via its 24/7 support line (+374 10) 593333, (+374 60) 273333, (+374 12) 333333, or by visiting any branch of the Bank during its working hours, or block the card via Idram&IDBank application.
77. The Bank shall block the Card following a notification/report from the Cardholder in the cases specified in clause 76 of these Rules.
78. The Cardholder shall be liable for all Card transactions performed before reporting the loss, theft or fraudulent use of the Card to the Bank or blocking the Card via Idram&IDBank application. In case of Linked Card, the Linked card user also holds responsibility for card transactions.
79. The Cardholder shall also be liable for Card transactions performed after reporting the loss, theft or fraudulent use of the Card to the Bank if such transactions don't require authorization (including online payments). To enable disputing of transactions not requiring authorization, the Bank shall place the Card in the Stop-List (an international list of Bank Cards which, as per terms of payment systems, require authorization for transactions) upon the Cardholder's request and in accordance with the rules defined by the respective payment system. The service fee is defined in the Bank tariffs.




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80. The Cardholder shall compensate the losses and damages the Bank may suffer due to the Cardholder's failure to notify the Bank about the loss, theft or fraudulent use of the Card, as well as due to unauthorized use of the Card by third parties before notifying the Bank.
81. The Bank recommends replacing/reissuing the Card in case of its loss, theft or fraudulent use (or such suspicion). If the Cardholder still wishes to continue using the Card, he/she may request the Bank to unblock it. In this case, the damages and losses incurred by the Cardholder due to use of the Card shall be solely his/her liability.
82. Contactless transactions made within the territory of the Republic of Armenia up to AMD 20,000, and outside the territory of the Republic of Armenia, regardless of the amount, and without entering a PIN code, if they were not made by the Cardholder, are not subject to appeal (for example, in the case of lost or stolen Cards).

## CHAPTER 9. CARD REISSUANCE

83. Cards expiring during the current month are subject to reissuance if any of the following cases exist as of the last day of the previous month:
  - 1) Cards which have performed one or more Transactions within the last 3 months (within 6 months in the case of Cards of Legal Entities or Individual Entrepreneurs) and at the time of reissuance there is no receivable obligation for the Card service fee or other fees.
  - 2) The positive balance of the Card is greater than or equal to the amount of the regularly payable service fee, but not less than AMD 10,000. If the Card does not have a service fee, then Cards with a balance of AMD 10,000 or more are subject to reissuance.
  - 3) Cards with credit lines where the number of days overdue for principal amount and/or interest do not exceed 90 days,
  - 4) Cards that are interconnected with other active products and the minimum conditions defined by the Bank's tariffs for the given product are met.
84. In case of meeting any of the criteria defined in Clause 83 of these rules, the reissuance of Cards is carried out in the following way:
  - 1) Cards ordered within the framework of salary projects are subject to reissuance under the same conditions, if the workplace has not changed. In this case, when the type of Card to be reissued in the Bank is no longer issued, the Card will be reissued by replacing it with another valid type of Card according Bank's decision. Moreover, in case of workplace change, termination of salary project cooperation with the organization or failure to receive a salary with the Card, the Card will be reissued under the conditions set by the Bank's tariffs for the given type of Card.
  - 2) Cards which are connected with any package, product or service in the Bank, then the latter are subject to reissuance if the relevant conditions are met. Otherwise, the Cards are subject to reissuance under the conditions set by the Bank's tariffs for the given Card type.
  - 3) If the type of Card is no longer issued by the Bank, the Card is not subject to automatic reissuance by the Bank. In case of reissuance, the Cardholder calls or approaches the Bank to order a new Card or reissue a different Card type.




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- 4) Linked Cards are not subject to reissuance in accordance with clause 83. In case of reissuing, the Primary Cardholder calls or approaches Bank before the Card's expiry date.
85. Before the Card expires, the Bank notifies the Cardholder by mobile phone number or e-mail address registered in the Bank about the expiration of the Card and the need for acting.
  - 1) If the Cardholder does not want to reissue the Card, he must inform the Bank about it within the period specified by received notification. If the Cardholder does not respond, the Card will be reissued under conditions that meet the criteria set in this chapter.
  - 2) Cards that are not subject to reissuance according to the principle of Clause 83 could be reissued in case of Cardholder's request by contacting the Bank within the period specified by the notification. In this case the Card may be reissued under the conditions set by the Bank's tariffs.
  - 3) The notification sent to the Cardholder in accordance with Clause 85 of these rules is considered an offer presented by the Bank, and service fee payment by the Cardholder specified in the information bulletin as well as the receipt of the reissued Card are considered acceptance.  
At the same time, by agreeing to these rules, the Cardholder gives his irrevocable instruction to the Bank, upon reissuance of the Card in accordance with these rules, to charge from his accounts without notice the amount corresponding to the tariffs specified in the information bulletin of the reissued Card.
  - 4) In case of reissuance due to the expiration of the validity period of the Card, a new Agreement is not concluded. The provisions of the current Agreement, as well as the reissue criteria and principles described in this chapter, continue to apply to reissued Cards.

## CHAPTER 10. FEES CHARGED BY THE BANK

86. The Cardholder shall pay Card service fees defined in the Bank tariffs. The fees set by the Bank are published in the relevant information bulletins available on the Bank's website
87. The Card service fees shall be charged in advance as prescribed under the Bank tariffs, unless otherwise provided for by the internal legal acts of the Bank.
88. If Card transactions go beyond the available balance on the Card Account, the Card Account will be overdrawn and receivables shall be subject to immediate repayment. In this case, the Bank shall have the right to charge a penalty fee from the Cardholder, if such is provided for by the tariffs for this Card type, these Rules or the Agreement.
89. The Bank has the right to unilaterally charge the obligations arising from the Card (commissions, receivables and other fees), including the fees set by the relevant tariffs of the Card, as well as other obligations of the Cardholder towards the Bank that have not been fulfilled, without an additional instruction from the Cardholder. Repayment of obligations is primarily made from the Card account, and in case of lack of funds on the Card account - from the other accounts of the Cardholder in the Bank. At the same time, the Cardholder is obliged to ensure the availability of appropriate funds in his Bank account (accounts). The



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Bank has the right to charge the Cardholder's other obligations to the Bank from the Cardholder's Card Account without prior notice.


90. After the cancelled transaction amount is returned by the PoSS, the Bank credits it to the Card account, reducing the deductions for cancellation (if any). Regardless of the circumstances and terms of refund of the amount of cancelled transaction to the account, the Cardholder shall fully pay the Bank the liabilities incurred towards the Bank as a result of the transaction.
91. The Bank shall not be held liable for any additional fee charged for any service provided by a PoSS and/or product sold or for a cash withdrawal transaction from another bank's cash dispensing point and debited from the Cardholder's Card Account.
92. The procedure and conditions for repayment of the loan and/or credit line provided to the Cardholder through the Card, the terms, procedure and conditions for calculating the annual nominal and actual interest rates, interest amounts and the repayment of the Cardholder's obligations as a borrower are determined by tariffs, as well as terms and conditions approved by the Bank for the specified loan type, as well as the concluded loan agreement.

## CHAPTER 11. SECURITY RULES OF CARD TRANSACTIONS

93. The Cardholder may not make the Card, its PIN-code CVV/CVC code, 3D Secure code and password available to third parties. The Cardholder should take all precautions to ensure that the Card, its PIN-code, password and the information printed on the Card are not visible or otherwise accessible to third parties. The Cardholder shall solely bear all the risks of using the specified data of the Card.
94. The Cardholder should sign in the designated field on the back of the Card upon receiving it. Absence of signature or its mismatch shall be a basis for rejection of Card transaction or confiscation of the Card. The provisions of this clause do not apply to Virtual Cards. This clause does not apply to Virtual cards and those cards that do not have a signature field.
95. The PIN-code record and the Card should never be kept together. It is prohibited to record and store the card number and/or CVV code and/or the card's expiration date together in any place.
96. The Cardholder is not required to provide (enter) the PIN-code while paying via Internet (online stores). If, however, the PIN-code was disclosed in an online store, the Cardholder should immediately terminate the transaction and contact the Bank to block the Card.
97. In case of unauthorized use of the Card or such threat (or such suspicion), the Cardholder shall notify the Bank immediately and request to block the Card according to clause 57 of these rules.
98. When entering the PIN-code, the Cardholder should make sure it is not visible to other persons and video recording devices. The provisions of this clause do not apply to Virtual Cards.






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99. The Cardholder should take extra precautions during transactions made at leisure and entertainment facilities. It is recommended that the Cardholder does not entrust the Card to other persons and does not allow the Card to be used out of his/her sight.
100. It is necessary to ensure that the Card is not read by any device other than devices intended for the transaction. The provisions of this clause do not apply to Virtual Cards.
101. It is not recommended to use ATMs, cashing devices, POS-terminals or PoSS if the Cardholder finds them suspicious or not reliable, as well as devices the Card readers, keyboard, or cash slots of which are connected to additional devices, conductors, adhesive tapes or other suspicious objects.
102. When making online payments, preference should be given to secure payment websites.
103. After three consecutive incorrect entries of the PIN-code, the Card will be blocked and/or stuck at the ATM. The Card may also be stuck at the ATM if it is not taken within 20 (twenty) seconds after it pops out, as well as if there are technical problems with the ATM or if the Card is damaged. The provisions of this clause do not apply to Virtual Cards.
104. If the Card is not returned by the ATM after completing the transaction, and the ATM screen and the receipt do not display the Card confiscation notice, the Cardholder should immediately contact the Bank and ensure that the Card has been blocked. If the Card has not been blocked, the Cardholder should block it without delay.
105. To obtain the Card retained by the ATM, the Cardholder should contact the Bank. The retained Card shall be returned to the Cardholder within 3 (three) business days if the ATM is located in Yerevan or any city or place where the Bank has a branch, or if the Cardholder wishes to receive back the Card in the same city where the Card was retained by the ATM; within 5 (five) business days if the ATM is located in any city or place where the Bank has a branch, but the Cardholder wishes to receive the Card at one of the Yerevan-based branches; 10 (ten) business days if the ATM is located in any other city or place in RA where the Bank doesn't have a branch; If the Card was retained by the ATM of another Bank, the Bank will return it to the Cardholder on the same day of receiving the Card from the respective Bank or on any other business day following the receipt of the Card. If the confiscated Card is not received within 30 days, it is subject to destruction. The provisions of this clause do not apply to Virtual Cards.
106. The destruction of the seized Card does not release the Cardholder from the obligations related to the Card/card account with the Bank, as the Card remains available to the Cardholder for use in the online domain until the Cardholder submits an application to the Bank to close the Card.
107. The Bank shall not be held liable for any direct or indirect losses that the Cardholder may incur as a result of failure or malfunctioning of ATMs, rejection of Card transactions at cash withdrawal centers or PoSS, except where otherwise provided by law and where the Bank is at fault, and the Cardholder visited any branch of the Bank to withdraw cash available (or the required amount) on the Card but was refused the service. Moreover, the Bank's liability is limited exclusively to the amount of actual (direct) damage caused to the Cardholder.



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108. The Cardholder may request the Bank to send SMS-notifications or use other options of notification offered by the Bank to notify the Cardholder about Card transactions. The service is subject to the Bank tariffs.
109. To use the SMS-notification service, the Cardholder is required to fill in an application from at the Bank. The Cardholder shall inform the Bank without delay about any change in his/her mobile phone number registered at the Bank for providing the SMS-notification service. If the Cardholder's information becomes available to third parties as a result of failure to inform the Bank about changes in the Cardholder's phone number, such action shall not be deemed as disclosure of Bank secrecy.
110. When receiving an SMS-notification, the Cardholder should check the transaction amount and status (executed, rejected, etc.). If the Cardholder has any objections concerning the transaction, the Cardholder should contact the Bank to block the Card, if necessary.
111. For security reasons, when making online payments, preference should be given to websites displaying logos verified by payment systems ("Verified by Visa" - for Visa payment system, "MasterCard Secure Code" – for MasterCard, "ArCa SecurePay" – for ArCa). When performing transactions on websites displaying the specified logos, the Cardholder will be required to enter a one-time password that he/she will receive during every such transaction either as SMS sent to the Cardholder's mobile number registered at the Bank, or an email sent to the Cardholder's email address. The Bank shall not be held liable if the Cardholder does not receive the password via SMS or email due to any technical or other issues not related to the Bank's operations, which may cause failure of any transactions.
112. When entering the received one-time password, close attention should be paid to the address of the input page. The Cardholder should not enter the specified one-time password on a page with a different address.
113. To ensure the security of the Card data, when making purchases in online stores, it is recommended to make payments only on a personal computer or by phone.
114. When making payments at online stores, it is recommended to use only those websites that start with "https" protocol instead of "http".
115. The Cardholder should make sure that the website he/she has accessed has the correct address, since fake websites with similar addresses may be created. In case of using an unfamiliar website, the Cardholder should do research and read online reviews about the website, as well as make sure that terms and conditions for the provision of goods/services, delivery, return, and contact information for feedback are available on the website.
116. It is recommended to use a separate Card intended for making payments at online stores.
117. For security reasons, the Bank shall have the right to unilaterally change the Card transaction and/or authorization procedure by requiring identification codes (one-time passwords, etc.) which will be sent to the Cardholder either via SMS to the mobile number registered at the Bank, or via email or through other means of communication.




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118. For security reasons, the Bank shall have the right to ban or restrict Card transactions in countries identified as high-risk by the Bank or reject any transaction with the Card if the Bank considers such transactions as high-risk. In such cases, the Cardholder contacts the Bank and requests an authorization to perform high-risk transactions by submitting a written application or sending an email from the address registered with the Bank. Once the Bank gives authorization to carry out such transactions, the Cardholder shall be solely responsible for all subsequent similar transactions performed with the Card.
119. The Bank shall have the right to suspend service of the Card if there is a good reason to suspect that the transactions with the Card are unauthorized. The Bank will lift such suspension after receiving enough evidence or sufficient clarifications regarding the authenticity of the transaction(s).
120. If Bank detects suspicious transaction(s) made with the card, or possesses reliable information that the transaction(s) made with the card are fraudulent, Bank has the right to block the card without prior notice to the customer.
121. In case of closure of Card (cancellation or expiry of validity term) the Cardholder shall return the Card to the Bank. If the Card was closed via phone call, or online-application/message, or by any other possible means specified in these Rules and for any reason the Cardholder is unable to return the Card but still has it, the Cardholder should destroy it by cutting through the magnetic stripe and the chip. The Bank shall not be held liable for any transactions made with the Card as a result of the Cardholder's failure to return the Card to the Bank. This clause does not apply to Virtual Cards.
122. The Cardholder shall not disclose Card identification data (full Card number, expiration date, CVV code, 3D Secure security code, as well as PIN-code) to third parties, including Bank employees, by phone, via email or through messages received on social media. In case of leakage of such information, the Cardholder shall be liable for transactions made with the use of the Card.
123. To avoid any financial losses, when receiving funds via Card-to-Card transfers, the Cardholder should not provide other data (including CVV-code, validity term, 3D Secure code etc.) than the Card number.
124. When performing transactions through an ATM or at PoSS, the Cardholder should make sure that the PIN-code is not visible to other persons or installed devices. It is recommended to cover the ATM keypad with a free hand when entering the PIN-code.
125. No physical force should be used to insert the Card into the ATM. In case of such a problem, it is necessary to notify the Bank servicing the ATM and, if possible, use another ATM.

## CHAPTER 12. RIGHTS, OBLIGATIONS, WARRANTIES OF THE BANK AND THE CARDHOLDER


126. The Cardholder shall be entitled to:
  - 1) Make cash and non-cash transactions with the Card within the payment limit of the Card;



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- 2) Request the Bank to change the payment limits of the Card, reissue the Card, dispute the Card transactions, replace the Card type, close it, as well as to change the Card data and unlock the Card;
  - 3) Receive Card account statements within the time frames established by the legislation of the Republic of Armenia,
  - 4) Request the Bank to send SMS-notifications about transactions with the Card,
  - 5) Submit claims arising from the agreement on Card issuance and service to the Financial System Mediator, which settles the disputes between the Parties in accordance with the procedure established by the RA law "On Financial System Mediator". Moreover, the decisions of the Financial System Mediator cannot be challenged by the Bank unless the property claim exceeds AMD 250,000 or equivalent amount in a foreign currency. The provisions of this clause apply only to individuals (including individual entrepreneurs) and legal entities that are subject of micro-entrepreneurship as provided under the legislation of the Republic of Armenia.
127. The Cardholder undertakes to:
- 1) In case of loss, theft of the Card or disclosure of its data to third parties, immediately inform the Bank by the means indicated in these Rules;
  - 2) Pay Card and Card Account service fees defined by the Bank's tariffs for the specific Card type;
  - 3) Not use Visa/MasterCard/ArCa Card logos for other purposes;
  - 4) Notify the Bank in case of change of employment (dismissal, transfer to another job) as a result of which the Cardholder no longer receives his/her salary through the Bank, if the Card was provided as part of a Salary Project;
  - 5) Unconditionally comply with the security rules of Card transactions defined by these Rules.
  - 6) In case of issuing and signing a service contract for a "Yerevan Mall" gift Card, use the Card only for the purposes specified in the contract, as well as do not replenish the amount of the given Card during the entire validity period of the Card.
128. The Bank shall be entitled to:
- 1) Terminate the Card transactions if the required amount (including fees payable) exceeds the payment limit of the Card;
  - 2) Reject any application on Card issuance and/or reissuance without assigning any reason therefore;
  - 3) Close the Cards received by the Cardholder and not activated within 60 (sixty) and more days,
  - 4) Reject the implementation of transactions with the "Yerevan Mall" gift Card, except for the transactions performed for the purposes stipulated in the contract of issuance and service of the given Card.
  - 5) Close the Cardholder's "Yerevan Mall" gift Card before the expiration date of the Card, if s/he has fully used the available funds on the Card.
  - 6) Unilaterally change the tariffs for Card issuance and service, these Rules, as well as other Card service fees. The tariffs, as well as other fees and charges set forth in this clause are




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defined in the Information Bulletins on the tariffs for issuance and service of Cards available on the official website of the Bank ([www.idBank.am](http://www.idBank.am)). The changes in tariffs and other fees and charges set forth in this clause and in these Rules shall take effect 15 days after publishing them on the official website of the Bank and notifying the Cardholder in a manner indicated by him/her – in the event of a change in the annual percentage yield, and in all other cases – 7 days after publishing them on the official website of the Bank and notifying the Cardholder in a manner indicated by him/her (in case of individuals and individual entrepreneurs) and in case of legal entities - from the date of their entry into force;

- 7) Terminate the agreement in cases defined by law, or in case of violation of these Rules and/or the provisions of the agreement by the Cardholder. The Bank shall explicitly notify the Cardholder 10 days before the termination of the agreement;
- 8) Charge from the Cardholder's accounts with the Bank the amounts incorrectly credited to the Cardholder's account, amounts payable under the agreements, fines and penalties, as well as amounts subject to recovery based on decisions of competent state authorities.
- 9) Track transactions and their progress on the Cardholder's Card and, in case of cancellation of salary transfers, reconsider the tariffs if the Card was provided as part of a Salary Project.
- 10) With the consent of the Cardholder, reissue or replace the Card issued under the Agreement with a Card of another type.
- 11) If the agreement on the issuance and service of the Card was concluded within the framework of the packages offered by the Bank and the Cardholder refuses to use the specified service package, or any of the services provided within the specified package, the Bank may unilaterally change the terms and conditions of the Card by setting then-current terms and conditions available on the official website of the Bank and notifying the Cardholder.
- 12) To limit the number of purchases of Cards of the same type and currency by one Cardholder
- 13) Reject Card transactions in the following cases:
  - a. The information about the Cardholder registered with the Bank is contradictory,
  - b. The relevant documents are drawn up in violation of the established requirements,
  - c. The transaction processed on the account is illegal under the RA laws in effect,
  - d. There are no sufficient funds on the account,
  - e. The Cardholder has not appropriately disclosed and/or, at the request of the Bank, has not provided information required under the RA legislation in force about the source of funds used in suspicious transactions, or the lawfulness of the source of funds has not been properly substantiated;
  - f. The Bank has trouble verifying the Cardholder's identity or has reasonable grounds to suspect that the transaction with the Card is unauthorized;
  - g. Restrictions are imposed on the Bank account of the Cardholder under the legislation of the Republic of Armenia.
  - h. In other cases, provided for by these Rules, the agreement or other documents.
129. The Bank undertakes to:



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- 1) Ensure proper provision of Card services, in accordance with the rules and agreements envisaged under local and international payment systems;
  - 2) Provide account statements to the Cardholder through a preferred means of communication of the Cardholder as defined in these Rules;
  - 3) Charge interest on the credit balance on the Card Account of the Cardholder in accordance with the tariffs in force in the Bank;
  - 4) Suspend Card transactions upon receipt of a notification from the Cardholder and/or payment systems about the loss, theft, fraudulent use of the Card, if by that time the card has not been already blocked by the Cardholder.
130. By concluding the Agreement, the Cardholder:

- 1) confirms that he/she is familiarized with the requirements of articles 295 "Acquiring, selling or assisting in the sale of property obtained through criminal means", 296 "Money laundering" and 309 "Contributing to terrorist activities", 310 " Terrorism Financing" of the RA Criminal Code, and all funds that will be transferred to the account(s) opened under the Agreement will be received legally and will have nothing to do with money laundering or terrorism financing. If necessary, the Cardholder is ready to provide the Bank with information (supporting documents) about any and all transactions.
- 2) acknowledges and accepts that in case of failure to submit within two weeks the documents/information provided for by the Law of the Republic of Armenia "On Combating Money Laundering and Financing of Terrorism", internal regulations of the Bank or other legal acts concerning the amount credited to his/her account by a transfer of non-cash funds, the Bank shall have the right to transfer the specified amount back to the sender without additional instruction from the Cardholder (without notice).
- 3) acknowledges having read the Combating Money Laundering and Anti-Terrorism Financing Policy of "ID Bank" CJSC (<https://idBank.am/information/consumer-rights/content/footer/AML-CTF-control/>), as well as accepts and undertakes to abide by it throughout the business relationship with the Bank.
- 4) acknowledges and agrees that the phone number provided by him/her during legal relations established with the Bank is subject to removal from the personal data of the client registered with the Bank in the following cases:
  - a) If a third party, has informed the Bank that the given phone number belongs to him by calling the Bank's official number from the client's phone registered in the Bank, or
  - b) If a third party has submitted to the Bank a reference issued by the mobile operator through the official e-mail addresses, branches and/or the Call Center, certifying that the give number belongs to him.

At the same time, within 7 working days after receiving information from the Bank about the emergence of the grounds specified in sub-clause 4), the client undertakes to approach any branch of the Bank or to apply to changing the phone number through the e-mail registered in the Bank and /or through the Bank-Client system, and before the change takes place, the Bank stops providing information to the given phone number. If it is impossible





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to contact with the client to inform about the grounds specified in sub-clause 4), the same information is sent to the Client's registered e-mail.

If the Bank employee fails to contact the client and / or the client does not update the data within 1 month after the emergence of the grounds mentioned in sub-clause 4), then the latter's accounts are subject to blocking. If the data is updated by the client, the accounts are unblocked.


131. Bank is fully committed to its mission and carries out its business following and adhering to the highest ethical and regulatory standards and ensures that neither the Bank, nor the Bank's services are used to facilitate, directly or indirectly, violations of applicable international sanctions and/or restrictions.
132. Bank as a responsible participant of international financial system the Bank mostly values and protects clients' interests, safety and their business continuity. The Bank complies globally with sanctions imposed by the United Nations Security Council, the European Union, the United Kingdom, the United States and other international sanctions and/or restrictions.
133. The Client acknowledges and accepts that Sanctions Policy prohibits any activity by the Bank's clients that would breach applicable sanctions, as a result of such actions, transfers/transactions will be rejected and the Bank may refuse to serve these clients.

### CHAPTER 13. LIABILITY

134. The Bank shall be responsible for maintaining the confidentiality of all information concerning the Cardholder, the Card and transactions involving its use in accordance with the provisions of the legislation of the Republic of Armenia and the Agreement.
135. The Bank shall not be liable for disputable situations arising beyond its control and related to the malfunctioning of equipment belonging to the Bank or other Banks, or rejection of the Card transactions by service outlets.
136. The Cardholder bears full responsibility for non-fulfillment and/or improper fulfillment of his/her obligations under the agreement.
137. If the Cardholder has duly notified the Bank of the loss/theft of the Card, from that moment the Bank shall be liable for any damages and losses caused to the Cardholder as a result of online transactions authorized through the fraudulent use of the Card, except for transactions that do not require authorization (off-line transactions).
138. Upon receipt of an SMS-notification of a Card transaction, the Cardholder should immediately contact the Bank to verify the authenticity of the transaction and, if necessary, replace the Card. In case of failure to perform the specified actions, the Cardholder shall be liable for the risk of fraudulent/unauthorized use of the Card and the resulting financial implications.
139. If the Cardholder has activated the SMS notification service, but has not received notifications of transactions made with the Card, the Bank shall be held liable for the risk of transaction fraud, except in cases when the transaction is authorized by the Cardholder or





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the disputing of the transaction by the latter is subject to rejection in accordance with these Rules and/or terms and conditions of local and international payment systems. In this case the Cardholder shall be solely liable for the financial implications of the performed transactions.

140. The provisions of clauses 138 and 139 of these Rules do not apply if the SMS-notification of the transaction was not sent in a timely manner or was not sent to the Cardholder at all due to a communication failure or technical or other issues encountered by the communications provider.
141. The Cardholder shall be liable for any and all Card transactions performed before having reported the loss, theft or fraudulent use of the Card (such suspicion) to the Bank, except in cases stipulated by clause 139 of these Rules.

#### CHAPTER 14. CURRENCY EXCHANGE DURING CARD TRANSACTIONS

142. If a transaction with the Card is performed in a currency other than that of the Card Account, it will be converted into the Card Account currency for processing purposes.
143. The currency conversion includes two different stages.
144. The first stage of conversion for transactions carried out within the framework of the ArCa Processing Center is performed at the time of the transaction, when the transaction amount is converted into the Card Account currency, based on the average market exchange rate for purchase or sale published by the Central Bank of the Republic of Armenia at the time of the transaction, respectively decreasing or increasing by the percentage set by the decision of the Board of the Bank's Processing Center.
145. In case of transactions performed without the use of ArCa Processing Centre, the transaction currency is converted into USD by payment systems at their respective exchange rates. The amount in USD or EUR are subsequently converted into the Card currency at the exchange rate set in clause 144 of these Rules (In the case of the Visa payment system, except for transactions made in Euros which are processed in Euros).
146. At the second stage, the currency of transactions performed via ArCa payment system, as well as the currency of transactions performed via VISA and MasterCard payment systems in USD (In case of Visa payment system with EUR as well) are converted into the currency of the Card Account at the exchange rate set by the Bank for the transaction processing date.
147. The currency of transactions performed via VISA or MasterCard is converted into USD (In case of Visa payment system into EUR as well) by VISA or MasterCard at their exchange rates set for the Banking day preceding transaction processing date (in case of VISA Cards, conversion from another currency into USD is performed at the VISA exchange rate 2%). The transaction amount in USD is subsequently converted into the Card currency at the exchange rate set by the Bank for the Banking day preceding the transaction processing date.



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148. An exception to clauses 144-147 of these Rules is when the transaction currency is the same as the Card Account currency. In this case, no conversion is performed, and the transaction amount is the same as the amount processed to the Card Account.
149. The Bank shall not be held liable for any losses that the Cardholder may suffer as a result of difference caused by exchange rates used during currency conversion for the transaction processing.


## CHAPTER 15. CARD STATEMENTS

150. The Bank, within a minimum period of 30 days, shall provide the Cardholder with Card Account statements which show transactions performed with all the Cards linked to the Card Account within the time frames and in the manner defined under the laws of the Republic of Armenia and/or determined between the Cardholder and the Bank, unless provided otherwise.
151. The Card Account Statement does not include authorized or unauthorized transactions that have not yet been processed by the Bank.
152. The Cardholder's objections regarding the statement are considered in accordance with the procedure provided for by the legislation of the Republic of Armenia, as well as the rules established by ArCa, VISA and MasterCard payment systems and/or internal regulations of the Bank.
153. The Bank and the Cardholder acknowledge that notifications sent to the Cardholder at the registration/residence addresses, or via e-mail or telephone number indicated in the Agreement, are considered to have been duly sent regardless of whether they were received or not.
154. If the Cardholder does not dispute in writing the transactions shown in the Statement within fifteen (15) calendar days after its date, the statement shall be deemed accepted by the Cardholder.

## CHAPTER 16. CARD TRANSACTIONS DISPUTING

155. If the Cardholder has any objections or disagreement concerning the transactions performed directly with the Card or with the use of the Card data, the Cardholder shall file a transaction dispute application at the Bank in accordance with the established procedure, if all possible ways of resolving the issue directly with the PoSS have been exhausted.
156. Before submitting a dispute application regarding transactions resulting from fraud, as well as cash withdrawals from ATMs, the customer is not required to contact the PoSS or the bank servicing the ATM.
157. A transaction cannot be disputed as fraudulent if it was made:
- 1) By the customer or with their authorization, including through the provision of the card details and/or online platform login credentials, passwords, and/or other




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personal security information to a third party, or by entering them on a fake/unauthorized website or online platform,

- 2) Via an ATM or a cash withdrawal POS Terminal,
- 3) Using contactless technology, including international transactions regardless of the amount, and local transactions up to AMD 20,000;
- 4) Using tokens (Apple Pay / Google Pay),
- 5) Through a 3D Secure security system that has undergone two-factor verification and certification,
- 6) As part of a subscription initiated by the customer using a card already linked to the respective PoSS.

158. A card transaction can be appealed as fraudulent within 120 calendar days from the date of the transaction. A
159. Before disputing the transaction as fraudulent, the card must be blocked, after which it cannot be unblocked, since if another fraudulent transaction is carried out with the card later, it will no longer be possible to dispute it.
160. A subscription-based charge can be disputed if the customer canceled the subscription before the charge date, but the PoSS still charged the subscription fee after the cancellation, and the customer provides the following information
  - 1) The date of the subscription cancellation,
  - 2) A detailed description of how the customer informed the PoSS about the cancellation (e.g., by email, phone call, physical address, etc.),
  - 3) A copy of the cancellation form required by the PoSS (if applicable).
161. In case of a charge for a suspended subscription, the transaction can be appealed within 120 (one hundred and twenty) calendar days after the date of the transaction, however, if the customer has not contacted the PoSS to suspend the subscription before the subscription fee is charged, the transaction cannot be appealed.
162. If the customer has canceled the transaction, suspended the service, or returned the product, or if the transaction was canceled by the PoSS, and the customer has received a written (including electronic) notification from the PoSS stating that the refund is due to the cardholder, but the amount has not been refunded, the customer may submit a dispute claim within 120 (one hundred twenty) calendar days from the date of receiving the notification. However, this period may not exceed 540 (five hundred forty) calendar days from the transaction date. When submitting the dispute claim/application, the customer must also provide the Bank with a copy of the refund notification received from the PoSS.
163. If the customer has received the order damaged or if it does not match the product description that was ordered by the customer, the customer must attempt to return the product to the PoSS before submitting a dispute claim, unless the PoSS has not requested to return the item.
164. In the case specified in clause 163 of these Rules, the transaction may be appealed within 120 (one hundred and twenty) calendar days from the date of actual return of the




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goods/products, which, however, cannot exceed 540 (five hundred and forty) calendar days from the date of execution of the transaction.

165. A dispute claims for a transaction made with a card can be submitted no later than 120 (one hundred twenty) calendar days from the transaction date, except in cases where the service is to be provided after the transaction date. In such cases, the transaction can be disputed within 120 (one hundred twenty) calendar days after the expected service delivery date, which should not exceed 540 (five hundred forty) calendar days from the transaction date. All documents related to the disputed transaction, a copy of the correspondence with the PoSS, and, if require, any other information or documents shall be provided along with the dispute application
166. Disputing of transactions performed at PoSSs shall not be considered a complaint or claim against the Bank and the Bank's role shall be limited to mediation and facilitation only.
167. If the investigation of the disputed transaction shows that it was performed by the Cardholder or if the transaction was performed with a breach of Card rules by the Cardholder, the Bank shall charge a fee (if any) pursuant to the Bank tariffs
168. Information about the final outcome of the dispute claim is provided to the cardholder within the timeframes established for dispute processes by ArCa, Visa, and MasterCard payment systems. If the transaction was made at the PoSS serviced by the Bank, the information is provided within 10 (ten) working days from the date of receiving the claim. For transactions made via the Bank's ATMs, the information is provided within 5 working days.
169. The amounts of disputed transactions may be temporarily reimbursed to the customer by the Bank before the completion of the dispute process. In this case, the customer is obligated to return the temporarily reimbursed amount to the Bank upon the Bank's first demand if the dispute is rejected by the PoSS or the bank servicing the ATM, or the PoSS serviced by the Bank. If the dispute is rejected, the Bank has the right to charge the previously reimbursed amount from any account of the customer, and if there is no positive balance, to create a receivable.
170. Information about the dispute process and the final outcome is provided to the customer via the email address registered in the Bank.
171. In order to dispute a transaction or continuing the dispute process, the customer may be required to provide additional information that was not provided when the dispute claim was submitted. The additional information is requested as specified in clause 170 of these rules.
172. If the dispute is rejected by the PoSS, the bank servicing the ATM, or the PoSS serviced by the Bank, and the customer later provides information that could have and should have been provided when the dispute claim was originally submitted, the Bank has right to reject the customer's application and terminate the dispute process.
173. The Bank shall not be held liable for the Card transactions, but it will use its best efforts to assist the Cardholder in resolving the issue. The failure to resolve the issue shall not release the Cardholder from his/her liabilities to the Bank.



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174. The transaction dispute application may not be admitted or may be rejected by the Bank if it is impossible to dispute the specified transaction under the law or restrictions imposed by payment systems (for example, international sanctions, restrictions, the application is submitted later than the timeframe established by the payment systems, etc.).


## CHAPTER 17. CARD CLOSURE

175. The Bank shall have the right to unilaterally close the Card and the Card Account under the procedure defined by these Rules and approved by internal legal acts of the Bank, including the Procedure on "Defining the criteria of classification of a Client as unwanted and termination of business relations with him/her" if the Cardholder has Card-related liabilities and/or other outstanding liabilities to the Bank, as well as in case of death or Bankruptcy of the Cardholder, based on proper/reasonable notification.
176. When the Card is closed, all the Linked Cards shall be closed as well and should be returned to the Bank.
177. If the Card is closed at the Bank's initiative, the Bank may request the Cardholder to pay all outstanding liabilities of the Cardholder to the Bank.
178. The Cardholder can cancel the Card and close the Card Account at his/her discretion, submitting a respective application and paying all Card-related liabilities to the Bank. The notification on the Card closure can be received over the phone or by other means of communication accepted by the Bank.
179. In case of termination of the Card before the expiry date the charged service fees shall not be refundable.
180. The Card closure shall not release the Cardholder from his/her outstanding Card-related liabilities to the Bank, including interest and penalties accrued before the Card closure. In case of Card closure, the Cardholder will also be required to pay all dues under the transactions made before the closure date but reported to the Bank after the closure of the Card. Furthermore, the Cardholder acknowledges that he/she bears the entire risk of not receiving notifications sent by the Bank, and undertakes to take measures to properly receive notifications sent through the communication means registered with the Bank.

## CHAPTER 18. CARD TOKENIZATION AND TOKEN-BASED PAYMENTS

181. Card tokenization is the process of linking a card to Apple Pay/Google Pay electronic payment systems, as a result of which a digital equivalent of the card number, known as a token is created.
182. Tokenization can be performed either by entering the card details into the Apple Pay/Google Pay payment systems or via the Idram&IDBank application.
183. After card tokenization, payments, including online transactions, or cash withdrawals can be made using the funds available on the card account without the physical presence



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of the card, by using an electronic or digital device (smartphone, smartwatch, tablet, etc.), to the Apple Pay/Google Pay payment systems of which the card has been linked.

184. The same card can be linked to a maximum of 10 (ten) devices. A new token is created each time the card is linked to a device, so transactions made through different devices will have different token numbers on the payment receipt.
185. Multiple cards can be linked to the same device.
186. To make payments with token at PoSS, or to make cash withdrawals from ATMs, it is necessary for the POS terminal or ATM to be equipped with NFC technology. Additionally, when making online payments on websites, the website must support payments through Apple Pay/Google Pay systems.
187. When making payments at PoSS using a token, the transaction is authenticated using the device's password, Face ID, or Touch ID, instead of the PIN code of the card. However, in some cases, depending on the POS terminal settings, the card PIN may still be required when making a transaction with the token.
188. When making cash withdrawals from ATMs using the token, it is mandatory to enter the PIN code of the card.
189. In case of canceling a transaction made with a token, the presence of the device is mandatory (for example, if the card is linked to both a phone and a watch, and an item purchased via the phone needs to be returned, the watch cannot be presented; the physical presence of the phone at the PoSS is required).
190. Transactions made with a token cannot be disputed as fraudulent, since the customer's identification is conducted during the tokenization process. During tokenization, when the card is linked to the Apple Pay/Google Pay system, all card details are entered, including the card number, expiration date, CVV code, as well as a one-time security password sent to the customer, or the card is being tokenized via Idram&IDBank application.
191. In case of the device loss, it is necessary to immediately block the card, in accordance with the terms of clause 76 of these rules.

