



Approved
by Decision No 97-L of the Management Board of "IDBank" CJSC
as of March 23, 2022
Enters into force starting March 24, 2022

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 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.

Unistream

EXPRESS MONEY TRANSFER SYSTEM INFORMATION BULLETIN

Data to be provided by the initiator of money transfer	<ul style="list-style-type: none">• ID document*• Transfer application in the form verified by the system• The name of the country and the city to which the money should be transferred• Amount and commission fee• Full name (name, last name, patronymic) of the beneficiary as given in the passport
The Bank shall provide the receipt to the customer for each executed transfer	
Data to be provided by the beneficiary of the money transfer **	<ul style="list-style-type: none">• ID document*• Unique transfer code• Name, last name of the sender,• The amount and currency of the transfer• Receipt application in the form verified by the system
<p>* The list of ID documents is specified by decision N 767 of the RA Government as of December 22, 1999</p> <p>** The Bank can claim additional documents and information on the basis of "Know your Customer" principle for the purpose of due diligence to be conducted under the RA Law "On anti-money laundering and counter terrorism financing".</p>	
Transfer currency	AMD, USD, RUB, EUR
	Foreign currency exchange is available upon necessity at the rates applicable by the Bank as of the given date
Receipt currency	AMD, USD, RUB, EUR

	Foreign currency exchange is available upon necessity at the rates applicable by the Bank as of the given date		
Transfer speed	5-10 minutes		
Maximum amount per transfer	USD 20 000, EUR 15 000, RUB 900 000, AMD equivalent RUB 900 000		
Fees (monocurrency transfers USD/USD, EUR/EUR, RUB/RUB)	<ul style="list-style-type: none">• Commission for transfers to the Russian Federation is 1.5% of the transfer amount,• Commission for transfers to Georgia is 2% of the transfer amount,• For Visa, MasterCard, Mir systems issued by Armenian or Russian banks, as well as for foreign cards - 2.5%, minimum equivalent to 150 rubles,• To the card issued by Tinkoff Bank - 0%		
Fees (multi-currency transfers)	<ul style="list-style-type: none">• Fee for transfers to the Russian Federation is 1% of the transferred amount,• To other CIS countries – 1.5 %.• Commissions for transfers to Europe, Asia, Pacific region and other countries are stipulated by the system, depending on the country.• Commission for transfers within the Republic of Armenia through Unistream system (in USD, EUR, RUB) is 0.6%.• 0% commission is charged on no -address transfers in Armenian drams made from RA to CIS countries, including Georgia, in case of receiving the transfer in such countries in other currencies (e.g. USD, EUR, RUB, etc.)• Cash2card		
	Indicator	Cards issued by the RF banks	Cards issued by the banks of other countries *
	Transfer fee	0,1% (no less than USD/EUR, 100RUB)	1.5% (no less than 5 USD/EUR, 100 RUB, 1000 AMD)
	Maximum amount per transfer	75 000 RUB	2 500 USD / 1 700 EUR
	Maximum number of transfres	Unlimited	5 transfers per day

	<table><tr><td>Transfer currency – Receipt currency</td><td>USD – RUB EUR – RUB AMD – RUB</td><td>USD – USD EUR – EUR</td></tr></table>	Transfer currency – Receipt currency	USD – RUB EUR – RUB AMD – RUB	USD – USD EUR – EUR
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	<ul style="list-style-type: none">• Transfers made through Unistream Transfer payment system are on no address basis• The beneficiary can receive the transfer at any service center of Unistream system• The fee is charged from the sender only, in Armenian drams at the rate of the Central Bank of RA as of the given date			
Geography	Transfers through Unistream payment system are available in RF, CIS countries, near and far abroad			
Change of requisites of the transfer	<ul style="list-style-type: none">• Requisites are changed on the day of submitting application on change of requisites on the basis of written application and ID document from the service center from which the transfer was executed; with no commission.• Change of requisites is executed in procedure established by the system.• Data of the beneficiary (name, last name, patronymic) can be changed only.• Only unpaid transfers can be changed.			
Cancelling the transfer	<ul style="list-style-type: none">• Transfer can be cancelled on the day of application, without additional fees, on the basis of cancellation application and passport details, submitted by the sender on the same day when the transfer was effected; both the transferred amount and the commission are subject to return.• Only unpaid transfers can be cancelled			
Callback	<ul style="list-style-type: none">• Calling back of the full amount is effected on the basis of calling back request submitted by the customer in written form within one banking day or later• Return of the fee is effected by the system depending on the reason• Only unpaid transfers can be returned.			
Expiration date of the transfer	30 days			
Transfers through Unistream Transfer system can be made from any branch of “ID Bank” CJSC				

Procedures (like reimbursement of loss), terms and the scope of responsibility applicable for delay of the payment or the transfer, non-fulfillment or partial fulfillment of payment obligations by the financial institution, as well as the terms for appealing payments and (or) transfers made by the consumer, the procedures applicable to appeal, and the manner and means of their application by the consumer, are available: <https://idbank.am/en/information/consumer-rights/contentfooter/handling-of-customer-complaints/>

Detailed information on the system is available: <https://unistream.ru/>

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK