

Appendix 2
Approved by resolution N 289-L of the
Management Board of "ID Bank" CJSC
as of Aug 09, 2023
Applied starting Aug 15,2023

The terms mentioned in the bulletin may have been amended.

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

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

INFORMATION BULLETIN TERMS AND TARIFFS FOR MEDIUM- AND LONG-TERM BUSINESS LOANS TO CORPORATE CLIENTS WITHIN THE CAMPAIGN

		Medium- and long-term loans secured to legal entities and individual
4	Campaign goal	entrepreneurs-residents and non-residents of the RA, for the purposes
1.		specified below.
		acquisition of current and fixed assets,
<u> </u>		• for other purposes arising from entrepreneurial activity.
2.	Campaign term	Until 30/12/2023 inclusive
3.	The minimum amount of credit provided as part of the campaign	The equivalent of AMD 20,000,000 in US dollars
		(according to the exchange rate of the Central Bank of the Republic of Armenia or
		the day of approval of the application)
	The maximum amount of credit provided within the campaign	The equivalent of AMD 250,000,000 in US dollars
4.		(according to the exchange rate of the Central Bank of the Republic of Armenia or
		the day of approval of the application)
5.	Currency of the loan provided as part of the campaign	USD
6.	Minimum and maximum loan term within the campaign	13-60 month
7.	Nominal annual interest rate of the loan provided within the framework of the campaign	Starting from 8%
8.	Loan disbursement commission fee	Not applicable
9.	Loan application processing fee	Not applicable
10.	Loan service fee	Not applicable
11.	Early loan repayment fine	5%
12.	Requirements for securing a loan	Collateral acceptable by the bank, including.
		Real property,
		Vehicles,
		Fixed and circulating assets,
		Warranty
		 other property or property right allowed by the RA legislation.

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK

''ID Bank" CJSC 2023