

The terms mentioned in the bulletin may have been amended.

If you are reading the bulletin on the website of the Bank, please pay attention to the effective date of the information bulletin.

If you are reading the bulletin on the premises of the Bank or in a paper form, please visit the Bank's website at [www.idbank.am](http://www.idbank.am) for detailed information (paying attention at the effective date of the information bulletin), apply to any branch of the Bank or contact the Bank's Call center at 010 593333 or 060 273333.

## INFORMATION BULLETIN

### OF TARIFFS OF BANK ACCOUNTS, TRANSFERS AND OTHER SERVICES PROVIDED BY "IDBANK" CJSC FOR RA NON-RESIDENT LEGAL ENTITIES AND PRIVATE ENTREPRENEURS<sup>1</sup>

| 1. BANK ACCOUNT OPENING AND MAINTENANCE <sup>2</sup> |  |  |
|--|--|--|
| NAME OF SERVICE PROVIDED                             |  | TARIFF<br>AMD  |
| 1.1  | Account opening<br>(for each account)  | 20,000   |
| 1.2  | Account reopening<br>(for each account)  | 20,000   |
| 1.3  | Account maintenance <sup>3</sup><br>(for all the accounts together)  | 10,000 monthly or<br>100,000 annually                            |
| 1.4  | <b>Cash deposit to the account</b>   |  |
| 1.4.1  | For currencies acceptable for the Bank   | According to the tariff defined by the Bank for<br>the given day |
| 1.5  | <b>Cash withdrawal/provision from the account</b>  |  |
| 1.5.1  | Within the limits of cash funds deposited to<br>the client's accounts in AMD or foreign<br>currency                | According to the tariff defined by the Bank for<br>the given day |
| 1.5.2  | In case of cash funds deposited to the client's<br>accounts, and funds deposited to the Bank's<br>transit accounts | According to the tariff defined by the Bank for<br>the given day |

<sup>1</sup> These tariffs are also applicable to the customers of the Bank, who meet the following description and who have opened their first bank account in the Bank since 19/05/2022:

- a) Resident legal entity of the Republic of Armenia, in the authorized capital of which a total participation of 50% or more have:
  - ✓ foreign citizens, and / or
  - ✓ RA non-resident legal entities, and / or
  - ✓ A resident legal entity of the Republic of Armenia, in the authorized capital of which foreign citizens or non-resident legal entities of the Republic of Armenia have 50% and more percent participation.
- b) A Private Entrepreneur registered in the Republic of Armenia, who is a foreign citizen;
- c) the customer whose final beneficiary owner is a foreign citizen

<sup>2</sup> The tariffs provided in paragraphs 1.1-1.4 do not apply to card accounts.

|   |  |                         |
|---|--|-------------------------|
| <b>1.6</b>  | <b>Provision of statements and payment documents formed in the remote service systems</b>                                  | free of charge          |
| <b>1.7</b>  | <b>Provision of statements (for 1 account)<sup>4</sup></b>   |                         |
| <b>1.7.1</b>  | First time provision – for statements prescribed by RA legislation (provided at least once every 30 days) (electronically) | free of charge          |
| <b>1.7.2</b>  | More than once – in case of statements provided for a term of up to 1 year   | 5,000                   |
| <b>1.7.3</b>  | More than once – for statements provided for a term of more than 1 year  | 10,000                  |
| <b>1.8</b>  | <b>Provision of documents and agreements (per 1 document) <sup>5</sup></b>   |                         |
| <b>1.8.1</b>  | For the first time after each transaction  | free of charge          |
| <b>1.8.2</b>  | More than once – for each document provided for a term of up to 1 year   | 5,000                   |
| <b>1.8.3</b>  | More than once – for each document provided for a term of more than 1 year   | 10,000                  |
| <b>2. TRANSFERS WITHIN AND OUTSIDE THE RA TERRITORY</b> |  |                         |
| <b>NAME OF SERVICE PROVIDED</b>                         |  | <b>TARIFF</b>           |
|   |  | <b>AMD</b>              |
| <b>2.1</b>  | <b>Transfers within the RA territory</b>   |                         |
| <b>2.1.1</b>  | Transfers (through IDBank system) between the clients of “ID Bank” CJSC in AMD and other currency                          | free of charge          |
| <b>2.1.2</b>  | AMD transfers to other RA banks  | free of charge          |
| <b>2.1.3</b>  | Urgent transfers in AMD to other banks   | 10.000                  |
| <b>2.1.4</b>  | <b>Transfers to other RA banks in USD and Euro<sup>6</sup></b>   | 0.3%,<br>Minimum 30,000 |
| <b>2.2</b>  | <b>Transfers in foreign currency <sup>7</sup></b>  |                         |

<sup>3</sup> Provision of paper statements outside the territory of the Republic of Armenia is carried out in case of availability of the sum of the postal services and the commission fees defined for the given service in these tariffs on the Client's accounts.

<sup>4</sup> Provision of documents and contracts in paper form in the Republic of Armenia, outside the Bank's territory or outside the territory of the Republic of Armenia is carried out in case of availability of the sum of the postal services and the commission fees defined for the given service in these tariffs on the Client's accounts.

<sup>5</sup> Transfers made to other RA banks through foreign intermediary banks and transfers in other currency are made according to the paragraph 2.2.

<sup>6</sup> According to the bulletins applied in the Bank, the latter can select the route /intermediary bank/ of transfer of monetary funds on its own without the preliminary consent of the client, unless the complete transfer route /intermediary bank/ is mentioned in the payment order submitted by the client. Transfers in Euro are made only by OUR or BEN / SHA options. In case of transfers in Russian rubles and in some other currencies, the transfer order must contain the coding required by the legislation of the given country (if available). The Bank may suspend or deny the transfer in case of non-submission of the necessary information / documents related to the transaction, based on the requirements of the correspondent banks, in the cases defined by the RA legislation or the Bank's internal legal acts.


|                |  |                         |
|----------------|--|-------------------------|
| <b>2.2.1</b>   | <b>In USD, Euro</b>  |                         |
| <b>2.2.1.1</b> | <b>OUR option:</b><br><i>The payment instruction related costs are borne by the client making the transfer</i>   |                         |
|                | In case of submission of the payment order in paper form and through remote service systems.   | 0.3%,<br>minimum 30,000 |
| <b>2.2.1.2</b> | <b>Guaranteed OUR option:</b><br><b>(only in USD)</b><br><i>In case of selecting this option, the beneficiary will receive the whole amount</i>  |                         |
|                | in addition to paragraph 2.2.1.1 the following charges apply:  | 30,000                  |
| <b>2.2.1.3</b> | <b>BEN/SHA option:</b><br>In case of submission of the payment order in paper form and through remote service systems.<br><i>Payment instruction related costs of third banks are charged from the money being transferred</i>           | 30,000                  |
| <b>2.2.2</b>   | <b>In RUB, Lari</b>  |                         |
| <b>2.2.2.1</b> | In case of submission of the payment order in paper form and through remote service systems.<br><i>Performed only with <b>OUR option</b>, furthermore, the beneficiary will receive the whole amount</i>                                 | 0.3%,<br>minimum 30,000 |
| <b>2.2.3</b>   | <b>In other currencies acceptable for the Bank <sup>8</sup></b>  |                         |
| <b>2.2.3.1</b> | In case of submission of the payment order in paper form and through remote service systems.<br><i>Performed only with <b>OUR option</b></i><br><i>The payment instruction related costs are borne by the client making the transfer</i> | 0.3%,<br>minimum 30,000 |

## GENERAL CONDITIONS

- The rights and obligations of the parties in terms of opening, maintaining and servicing of bank accounts are defined by the [Rules of Bank account opening and maintenance](#) (hereinafter referred to as Rules) or by relevant agreement.
- Tariffs not defined by this information bulletin are defined by [the information bulletin](#) of tariffs for bank accounts, transfers and other services provided by ID Bank CJSC to legal entities and Individual entrepreneurs RA residents.
- The [Rules](#) are considered as an integral part of this information bulletin.
- The Bank opens and services current accounts in AMD, USD, EUR, RUB, British pound, Japanese yen, Swiss franc, Georgian lari, UAE dirham, Chinese yuan, Belarussian rubles, which are deemed as currencies acceptable for the Bank in terms of this document.
- Current account is opened for an unlimited term.
- The conditions and tariffs not included in this information bulletin are regulated by separate information bulletins and/or contracts/agreements.
- The Bank sets foreign currency purchase and sale exchange rates for each day which apply during the Bank's business hours. During remote servicing of clients outside business hours as well as on non-working days (including Saturdays) the foreign currency purchase and sale exchange rates available on the official website of the Bank shall be applied.
- The Bank may suspend or reject the transfer in case of non-submission of the necessary sufficient information / documents related to the transaction, based on the requirements of the correspondent banks, in the cases defined by the RA legislation or the Bank's internal legal acts.
- 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.

<sup>7</sup>The tariffs of services included in these sections include the commission fee of the Bank's correspondent banks. The costs of the third banks, if any, are additionally charged from the client.

10. 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.
11. 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](#).
12. The order and tariffs on rendering remote servicing are presented in [“Public terms on remote banking services”](#).
13. Refundability of funds available on the bank account is guaranteed in accordance with the RA law “On Guarantee of Remuneration of Bank Deposits of Physical Entities” (applicable to clients, who are Private entrepreneurs).

| Reimbursement of bank deposits of physical entities in “IDBank” CJSC is guaranteed by the “Deposit Guarantee Fund of Armenia” in the amounts of deposits subject to reimbursement, particularly: |   |  |  |  |
|--|---|--|--|--|
| Currency structure of deposit  | If you hold only a bank deposit in AMD in the same bank | If you hold only bank deposit in a foreign currency in the same bank | If you hold bank deposits both in AMD and in a foreign currency in the same bank   |  |
|  |   |  | If the deposit in AMD exceeds 7 million AMD  | If the deposit in AMD is less than 7 million AMD   |
| Maximum amount of guaranteed deposit   | AMD 16 million  | AMD 7 million  | AMD 16 million (only the deposit in ADM is guaranteed)                             | AMD 7 million (the bank deposit in AMD will be guaranteed in full, and the bank deposit in a foreign currency will be guaranteed in the amount of the difference between AMD 7 million and the bank deposit in AMD subject to reimbursement) |

14. The list of documents required for opening a bank account is presented at the following [link](#).

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