

The terms mentioned in the bulletin can have be amended.

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

If you are looking at the bulletin 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 action date of the bulletin), apply to any branch of the Bank or call the Bank's Call center at 010 593333 or 060 273333.

## INFORMATION BULLETIN FOR CREDIT/CREDIT LIMIT ROCKET LINE

### General terms and conditions

1.	Type of loan	Credit
2.	Purpose	Consumer, for making non-cash payment <sup>1</sup>
3.	Currency	AMD
4.	Minimum limit amount	10 000
5.	Maximum limit amount	10 000 000
6.	Minimum loan amount provided within the limit	3 000
7.	Maximum loan amount provided within the limit	10 000 000
8.	Annual nominal interest rate	0% - 21.7%
9.	Annual actual interest rate <sup>2</sup>	0% - 24%
10.	Minimum loan maturity	1 months
11.	Maximum loan maturity <sup>3,4</sup>	36 months

<sup>1</sup> Other than any type of transfer, replenishment of bank and card accounts and repayment of obligations towards financial organizations.

<sup>2</sup> **THE INTEREST AMOUNTS OF THE LOAN ARE CALCULATED UPON THE NOMINAL ANNUAL INTEREST RATE. THE INTEREST AMOUNT OF THE LOAN IS CALCULATED ON THE ACTUAL LOAN BALANCE, AND THE NOMINAL INTEREST RATE INDICATES HOW MUCH THE LOAN WOULD COST THE CLIENT GIVEN THE INTEREST AMOUNTS AND OTHER PAYMENTS WERE PAID ON TIME AND IN THE DEFINED AMOUNTS**

<sup>3</sup> Maximum loan term for non-cash payments of up to AMD 30,000 is 6 months, for payments between AMD 30,000 and AMD 500,000 is 24 months, and for payments over AMD 500,000 is 36 months. The client is eligible to acquire loans for the terms 1, 2, 3, 6, 9, 12, 15, 18, 21, 24, 27, 30, 33, and 36 months.

<sup>4</sup> For loans with terms of up to 6 months, inclusive, repayment is completed at the end of the loan term; for loans with terms of 9 to 36 months, an annuity repayment system is established.

12.	Method of disbursement	Non-cash – through the customer’s current account: <ul style="list-style-type: none"> <li>• Online platforms of «IDBanking» and «Idram Internet Payment System»</li> <li>• «Idram Mobile Wallet» application</li> </ul>
13.	Loan and interest repayment method	At the maturity/Annuity
14.	Security	Credibility score
<b>Fees</b>		
15.	Loan application review fee	Not specified
16.	Loan disbursement lump up fee	Not specified
17.	Loan account service fee	Not specified
18.	Opening of current account	Not specified
19.	Insurance	Not specified
<b>Requirements to the borrower</b>		
20.	Status	RA citizen physical person
21.	Age eligibility	The borrower/guarantor should be 21 at least as of the date of application, and maximum 70 by the maturity date
Fine, penalty		
22.	Overdue loans, per day	0.1%
23.	Overdue interest, per day	0.1%
24.	Early repayment fee	Not specified
25.	Grounds, on which the Bank may require early repayment of the loan	The Bank may require early repayment of the loan, if: <ol style="list-style-type: none"> <li>1) information presented for the loan is false or inaccurate</li> <li>2) obligations provided by the agreement failed to be performed</li> <li>3) other grounds, according to the agreement</li> </ol>
<b>Other terms related with the application</b>		

26.	Positive factors for provision of the loan	1) Good credit history 2) Good Score 3) enough cash flow
27.	Rejection factors	1) Bad credit history, 2) Bad score, 3) insufficient cash flows 4) providing false or unreliable information, 5) providing information that doubts the return of the loan 6) other factors
28.	Maximum decision-making term	5 minutes
29.	Customer notification maximum term (on the decision made with respect to the loan)	5 minutes
30.	Venue where applications are accepted, processed and loan is provided	<ul style="list-style-type: none"> <li>• «IDBanking» online platform - idbanking.am and</li> <li>• «Idram Mobile Wallet» mobile application</li> <li>• «Idram Internet Payment System»</li> </ul>
31.	Maximum validity term of decision	5 minutes
The list of documents (information) to be submitted by the Customer to the Bank		
32.	ID document of the customer (data)	
33.	Social card/social service number (SSN)	
34.	Other information	

## GENERAL PROVISIONS

1. Prior to concluding loan agreement the customer is provided personal paper of essential terms of the loan, in which the personal terms and conditions of the loan to be provided are indicated.
2. A customer has the right to unilaterally terminate the loan agreement without any reasoning within 7 (seven) business days (time to think) after signing the loan agreement by returning the received overdraft amount in full and paying interests calculated in accordance with the annual nominal interest rate as defined by the agreement.
3. **In case of early repayment, the Bank's income**-generating payments which constitute to the total lending cost in terms of the client are decreased proportionally.
4. The client also has the right to fulfil (repay) its contractual liabilities ahead of schedule irrespective of the circumstance whether the agreement provides such a right or no.

5. Loan interest is calculated on the basis of nominal interest rates. The loan interest is calculated with regard to actual balance of the loan.
6. The nominal interest rate indicates how much the loan would cost the client given the interest amounts and other payments are paid on time and in the defined amounts
7. The order of calculation of annual nominal interest rate is presented at the following link: [Instruction on calculation of annual nominal interest rate.](#)
8. In case of failure to make the loan and interest amount payments the pledged funds and/or property of the customer can be confiscated in an order prescribed by law, and the Bank shall send the information on the client to the credit bureau **within maximum three business days where the client's credit history is built. Once a year the client has the right to receive information on his/her credit history free of charge**
9. Bad credit history can prevent a customer from getting a loan in the future.
10. Repayments of overdue liabilities are made in the following order: confiscation expenses, including judicial expenses (if applicable), interest penalty, loan principal amount penalty, interests, service fee and commissions /if applicable/ and loan amount. The Lender has the right to unilaterally change the order of repayments mentioned in this paragraph at any time
11. Disputes arising between the parties according to the RA legislation can be settled through court or by means of **the Financial system mediator (as prescribed by RA law on "Financial System Mediator")**: address – 15 M. Khorenatsi St. Yerevan 0010, "Elite Plaza" business center, 7<sup>th</sup> floor, e-mail – [info@fsm.am](mailto:info@fsm.am), phone number – (+37460) 70-11-11, fax – (+37410) 58-24-21. Moreover, in case if the amount of property claim does not exceed 250 000 (two hundred and fifty thousand) AMD or equivalent in foreign currency, the decision of the Financial System Mediator cannot be appealed by the Bank.
12. **For the purpose of proper study of the client in accordance with the RA law "On combating money laundering and terrorism financing" the Bank may require additional documents or information on the "know your customer" principle.**
13. 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.
14. The client has the right to communicate with the Bank through a preferred means of communication: e-mail of regular post. The electronic means of communication is the most comfortable. It is available 24/7 and is free of the risk of losing information in paper as well as ensures confidentiality
15. The conditions on providing statements, their copies, references throughout the term of the loan agreement can be found at the following link: [Tariffs.](#)
16. 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.](#)
17. Remote service by the Bank is provided through [IDBanking.am](http://IDBanking.am) online system and [Idram & IDBank](#) mobile application. The information on the terms and tariffs of which can be found at the following link: [Public terms of providing remote banking services.](#)

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