PUBLIC DOCUMENT

Approved by Order № 117-L
of the Chairman of the Management Board
of "ID Bank" CJSC of October 7, 2026

RULES FOR THE USE OF THE STOP TOOLS BY LEGAL ENTITIES AND INDIVIDUAL ENTREPRENEURS

CONTENTS

CHAPTER 1. PURPOSE 2
CHAPTER 2. DEFINITIONS 2
CHAPTER 3. GENERAL PROVISIONS 3
CHAPTER 4. BLOCKING OF SERVICES USING STOP TOOLS. 3
CHAPTER 5. UNBLOCKING OF SERVICES 5

This document is the property of "IDBank" CJSC.
Unauthorized reproduction is prohibited.

CHAPTER 1. PURPOSE

1. These Rules establish the procedure for blocking and unblocking transactions at "ID Bank" CJSC using Stop Tools, as well as the principal terms and conditions governing Customer servicing during the blocking period.

CHAPTER 2. DEFINITIONS

2. The definitions and abbreviations used in these Rules shall have the following meanings:
   1) **Bank – "**ID Bank" CJSC;
   2) **Rules** – the rules governing the use of Stop Tools by legal entities and individual entrepreneurs;
   3) **User –** user of the System;
   4) **Customer** – a legal entity or individual entrepreneur holding an account opened with the Bank. For the purposes of these Rules, the term "Customer" shall also mean the User to the extent that the relevant provision applies to the User;
   5) **Online banking** – an online system enabling the Customer, through the IDBusiness.am platform, to view information on transactions carried out through their accounts and/or carry out transactions, including related actions;
   6) **Mobile banking** - an online system enabling the Customer, through the IDBusiness Mobile app, to view information on transactions carried out through their accounts and/or carry out transactions, including related actions;
   7) **System –** the remote banking service system comprising Online banking and/or Mobile banking;
   8) **Stop Tools (Security and Self-Restriction Tools) –** a set of tools available in the Bank's systems enabling the Customer, on their own initiative, to restrict or block access to one, several or all remote banking services and to manage security settings.
   9) **Blocking -** the blocking of remote access to a banking service provided by the Bank, executed on the basis of the Customer's Application.
   10) **Unblocking -** the restoration by the Bank of remote access to a previously blocked service, on the basis of the Customer's Application and following the completion of the relevant identification.
   11) Identification – the identification of the Customer/User in accordance with the procedure established by the Bank's internal legal acts.

This document is the property of "IDBank" CJSC.

Unauthorized reproduction is prohibited.

12) **Authorized representative –** the head of the Customer's executive body or another authorised person entitled to submit Applications for the Blocking and/or Unblocking of services on behalf of the Customer.

13) **Password -** a combination of letters, digits and symbols generated by the User, which is used by the System to identify the User and enables them to log in to the System and use the services available therein.

14) PIN Code - a combination of digits generated by the User recognized by the System as the User's electronic signature and enabling them to carry out transactions, as well as to change their Password and certain data specified by the Bank.

CHAPTER 3. GENERAL PROVISIONS

3. These Rules establish the procedure for using the security and self-restriction tools applicable to the Bank's Customers. These Rules operate in addition to the Public Terms on Rendering Remote Banking Services to Corporate Clients of the Bank and are intended to ensure a high level of protection for accounts and funds in the Systems.
4. The use of the Stop Tools restricts remote access to services only. It does not terminate any existing agreements or result in the closure of bank accounts or the discontinuation of servicing of cards, loans or deposits. The Customer may view their status and balances and carry out transactions at the Bank's branches after completing Identification.
5. The Blocking of remote banking services applies not to an individual User but to the Customer; the selected services are blocked for all Users, and following Unblocking, access to those services is restored for all Users.
6. The Application form for the Blocking or Unblocking of services to be submitted at a branch or through the Contact Center shall be approved by an order of the Chairman of the Bank's Management Board.

CHAPTER 4. BLOCKING OF SERVICES USING STOP TOOLS

7. Stop Tools are available in the relevant section of the System displayed to the Customer and enable the Customer to block one, several or all of the services listed below simultaneously:
    1) Transfers:
        a. transfers to other accounts held with IDBank CJSC;
        b. transfers to other banks in the Republic of Armenia;
        c. Transfers to the Republic of Armenia's state budget;
        d. International transfers.

This document is the property of "IDBank" CJSC.

Unauthorized reproduction is prohibited.

2) Accounts:

a. opening a new account

3) Loans:

a. Obtaining new loans.

8. The services specified in clause 7 of these Rules may be blocked if the Customer uses the relevant services.

9. All the services specified in clause 7 of these Rules may be blocked simultaneously by clicking the 'Select All' button of the Stop Tool.

10. After selecting the services to be blocked, the Customer clicks the "Block" button, followed by a Blocking confirmation message which is displayed for 60 seconds. Blocking is not performed if the Customer fails to click the "Confirm" button within 60 seconds or clicks the "Cancel" button.

11. After clicking the "Confirm" button, the transaction is confirmed using the PIN-Code, after which the services selected by the Customer are blocked within 60 seconds.

12. Following Blocking, the Customer receives a message confirming that the services have been successfully blocked, and the Customer is no longer able to access the selected services remotely.

13. A notification of the Blocking shall be sent to the Customer's email address in accordance with the procedure prescribed by the legislation of the Republic of Armenia, containing information about the blocked services, the date and time of the Blocking, and the method of their Unblocking.

14. When services are blocked, their status is displayed as "Blocked" in the Systems.

15. In the section of the System relating to the relevant service, the User can view the name of the service, its status, the date on which the status was changed, information about the person who changed the status, as well as other information relating to the Blocking.
16. The Blocking provided for in this Chapter may also be implemented by visiting any branch of the Bank or by calling the Contact Center at +374 10 593311 or +374 10 593333.

This document is the property of "IDBank" CJSC.

Unauthorized reproduction is prohibited.

CHAPTER 5. UNBLOCKING OF SERVICES

17. Unblocking shall be carried out exclusively on the initiative of the Customer/the Authorized Representative.
18. Unblocking may be carried out at the Bank's branches or by contacting the Contact Center at +374 10 593311 or +374 10 593333 following the submission of the relevant Application by the Customer or the Authorized Representative.
19. Prior to Unblocking, the Bank shall carry out the mandatory Identification of the Customer or the Authorized Representative in accordance with the Bank's internal legal acts.
20. The Bank shall grant the Application for Unblocking submitted through the Contact Center no earlier than 24 (twenty-four) hours after the moment of Blocking, except where Unblocking is carried out on the basis of a relevant Application submitted at a branch of the Bank.
21. Upon the expiry of 24 (twenty-four) hours from the time of the Blocking, the Bank shall grant an Application for Unblocking submitted through the Contact Center no later than 24 (twenty-four) hours after its receipt.
22. Urgent or immediate Unblocking is possible only if the Customer or the Authorized Representative is physically present at a branch of the Bank.
23. Following Unblocking, a corresponding notification shall be sent to the Customer's email address in accordance with the procedure prescribed by the legislation of the Republic of Armenia. The notification shall contain information about the unblocked services and the date and time of the Unblocking.

This document is the property of "IDBank" CJSC.

Unauthorized reproduction is prohibited.