Appendix 1
Approved by resolution N 514-L of the
Management Board of "IDBank" CJSC
as of 13 December , 2024
Effective since 23 December , 2024

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 effective 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 effective date of the bulletin), apply to any branch of the Bank or contact the Bank's Call Center at: 010 593333 or 060 273333

INFORMATION BULLETIN OF LOANS/CREDIT LINES SECURED BY CASH COLLATERAL AND BONDS ISSUED BY "IDBANK" CJSC

General terms and conditions				
1.	**Loan type**	Loan		Credit line
2.	**Purpose**	Other		
3.	**Minimum loan amount/ credit line limit**[1]	AMD 100 000		
4.	**Maximum loan amount/credit line limit**	AMD 250 000 000		
5.	**Currency**	AMD		
6.	**Annual nominal interest rate**	Single-currency loan	Interest paid on the deposit and/or the annual coupon rate of the bond + 3%	
		Multicurrency loan	Maximum annual interest rate of the Bank for AMD term deposit + 3%, minimum 12.5%[2]	
7.	**Effective annual interest rate**[3]	Single-currency loan	8.28%-13.62%	12.79%-23.38%
		Multicurrency loan	13.20%-15.62%	13.69%-23.38%

[1] In the case of multicurrency credit lines, the minimum credit line limit is AMD 300,000.
[2] The specified interest rate is applied in cases when the loan/credit line is in AMD but the the pledged deposit and/or bonds are in USD and/or in EUR. Interest rates of loan/credit line for which deposit and/or bonds are pledged in rubles are established by an additional agreement.
[3] THE LOAN INTEREST IS CALCULATED BASED ON THE NOMINAL INTEREST RATE. THE LOAN INTEREST IS CALCULATED BASED ON THE ACTUAL BALANCE OF THE LOAN, AND THE EFFECTIVE ANNUAL INTEREST RATE SHOWS HOW MUCH THE LOAN WILL COST IF THE CLIENT PAYS INTEREST AND OTHER FEES IN THE PRESCRIBED TIME AND AMOUNTS.
In these terms and conditions, the effective annual interest rate is calculated taking into account the tariffs of the Idram Rocket Visa payment card, as well as the interest rates paid on the deposit valid with the Bank as of the date of approval of the information bulletin, and/or the annual coupon rate of the bonds. In case of obtaining a loan/credit line through another payment card, the specified interest rates may be changed.

8.	**The annual interest rate charged on the unused part of the credit line**	NE		
9.	**Loan/Credit line disbursement fees**	NE		
10.	**Maximum loan/collateral ratio**	Single-currency loan	95% of the nominal amount of the pledged funds or bonds	
		Multicurrency loan	90% of the nominal amount of the pledged funds or bonds in USD and EUR 70% of the nominal amount of the pledged funds or bonds in RUR	
11.	**Repayment method**	**1) annuity –** equal monthly payments, or **2) discount –** repayment of interest at the beginning of the term, and repayment of the principal amount at the end of the term 3) preferential - interest payments are paid monthly, and the principal amount is paid at the end of the term **4) spiral -** equal monthly repayment of the principal amount, and monthly payments of interest	1) repayment of the interest before the 15th day of each month in the amount of the interest accrued as of the 1st day of the same month, 2) repayment of the principal loan amount at the end of the term	
12.	**Minimum amount of monthly repayment of the credit line**	-	NE	
13.	**Grace period for repayment of the credit line**	-	Up to 45 days: no interest is accrued on the non-cash amount of the credit line used during the previous month (except for card to card transfers, intrabank and interbank transfers on the territory of the Republic of Armenia and between own accounts, if the client repays the used part of the credit line before the 15th of the current month	
14.	**Minimum term**	2 months		
15.	**Maximum term**	Before the maturity date of the bond and/or deposit		
16.	**Disbursement method**	Non-cash, through current account	Non-cash, through payment card	
17.	**Loan/credit line encashment fee**	As per encashment rates set by the Bank for the given day		

18.	**Security**	funds invested in the Bank by the client or another person (individual, legal entity or individual entrepreneur), and/or the right of claim to funds and/or purchased bonds issued by "IDBank" CJSC
19.	**Loan term extension**	The term of the loan/credit line may be extended on the basis of an application submitted by the Client at least one business day before the end of the loan/credit line, in accordance with the conditions in force at the Bank on the date of extension, if: 1) in case of loans up to AMD 20 million and the borrower should not have a delay of more than 3 (three) business days for classified or overdue loan liabilities at ID Bank as of the date of acceptance of the loan application. 2) In case of loans exceeding AMD 20 million: 3) The borrower should not have a delay of more than 3 (three) business days for classified or overdue loan liabilities in the financial banking system of the Republic of Armenia as of the date of acceptance of the loan application. The term of the loan/credit line can be extended maximum until the maturity date of the deposit and/or the bond.
Requirements to the borrower		
20.	**Status**	1) RA resident physical entity 2) RA non-resident physical entity
21.	**Age restriction**	The borrower must be at least 18 years old as of the date of acceptance of the loan application.
22.	**Requirements to credit history**	1) in case of loans up to AMD 20 million: The borrower should not have a delay of more than 3 (three) business days for classified or overdue loan liabilities at ID Bank as of the date of acceptance of the loan application. 2) In case of loans exceeding AMD 20 million: The borrower should not have a delay of more than 3 (three) business days for classified or overdue loan liabilities in the financial and banking system of the Republic of Armenia as of the date of acceptance of the loan application.
Tariffs, terms and conditions of payment cards		
23.	**Card type**	Payment cards of any type issued by the Bank, except for Mastercard Gold, Mastercard Standard and debit psyment cards
24.	**Card tariffs**	In accordance with the tariffs set by the Bank for specific payment cards available through the following link: Information bulletin of payment cards
FINES, PENALTIES		
25.	**For overdue loan amount, daily**	0.1%

26.	**For overdue interest amount, daily**	0.1%
27.	**Early loan repayment penalty**	NE
28.	**Reasons for requesting early loan repayment**	The Bank is entitled to request early loan repayment if: • The information provided for obtaining a loan is false or unreliable • In terms of overdue loan liabilities, the classification of the client differs from the standard category in the RA financial and banking system • The client refuses to receive or closes the payment card • Other reasons stipulated by the agreement
	Other terms and conditions	
29.	**Loan/credit line disbursement fee**	NE
30.	**Positive factors for provision of the loan/credit line**	1) The borrower's compliance with these loan terms and conditions 2) Good credit history
31.	**Loan/credit line rejection factors**	1) Bad credit history 2) Information about the client that raises doubts about the information provided/declared by the client to the Bank; 3) Information about the client that raises doubts about the repayment of the loan; 4) Failure to provide an email 5) The client should not be included in the list of undesirable clients of the Bank[4] 6) Other reasons
32.	**Maximum decision-making term**	no later than 2 business days after the submission of all necessary documents to the Bank
33.	**Notification of the client**	1 business day following the decision-making The Bank may inform the client about the decision on the loan provision on the premises of the Bank, by phone or by e-mail.
34.	**Loan/credit line disbursement date**	1 business day after submission of the loan application, except for card loans, which require 3 business days for processing
35.	**Validity of the loan decision**	15 business days
36.	***The place of acceptance and arrangement of the loan/credit line application***	All branches of the Bank

[4] Legal relations regarding the classification of the client as undesirable are regulated by the procedure "On Defining the Criteria of Classification of Clients as Undesirable and Management of Relations with them" https://idbank.am/information/helpfull-information/Classification_procedure_eng.pdf

List of documents and information to be submitted by the client	
	1. Identity document 2. Social card/public services number (PSN) or a reference on the absence of PSN (if the client is not an account holder at the Bank) 3. Email address 4. Other documents provided at the request of the Bank

GENERAL PROVISIONS

1. Before the conclusion of a loan agreement, the Bank shall provide the client with the individual sheet of essential conditions of the loan to be provided to the client.
2. The Client has the right, without any reason, to unilaterally terminate the loan agreement within 7 (seven) working days after its conclusion (time for reflection), returning the loan amount received in full and paying the interest, calculated in accordance with the effective annual interest rate stipulated in the agreement.
3. In case of early repayment, the payments, generating the Bank's income, included in the total cost of crediting the borrower, shall be proportionally reduced.
4. The client is entitled to fulfil (repay) his/her contractual obligations ahead of schedule, irrespective of the fact if such a right is prescribed by the loan agreement or not.
5. Loan interest amounts shall be calculated based on the nominal interest rate. Loan interest amount shall be calculated against actual loan balance.
6. The effective annual interest rate indicates the cost of the loan for the client given all the interest amounts and fees are repaid in the prescribed terms and amounts.
7. The procedure of effective annual interest rate calculation is presented through the following link: Guideline on effective annual interest rate calculation.
8. In case of foreign currency loans, the effective interest rate calculation is based on the exchange rate published on the official website of the RA Central Bank at the moment of provision of loan. The effective interest rate can change depending on the change of the exchange rate published on the official website of the RA Central Bank.
9. The interest amounts calculated against the principal loan amount may be paid in the loan currency upon the client's request.
10. In case of foreign currency loans, the changes in foreign currency exchange rates can impact the loan repayment.
11. In case of failure to make interest and loan repayments on time the pledged property and/or monetary funds can be confiscated under the procedure prescribed by law, and the Bank, within a maximum of three business days, shall provide the information about the client to the credit bureau, where the client's credit history record is maintained. The client is entitled to receive his/her credit history free of charge once a year from the credit bureau.
12. Bad credit history can prevent the borrower from obtaining a loan in the future.
13. In the event of client's failure to fulfil the liabilities, and in case the collateral is not sufficient to fulfil the client's liabilities, the liabilities can be repaid at the expense of other property of the client.
14. For the implementation of overdue liabilities, the repayments shall be made in the following order: cost of confiscation, including litigation expenses (if applicable), interest penalty, penalty for principal loan amount,

interest, service fee and commissions (if applicable) and principal loan amount. The lender is entitled to unilaterally change the order of repayments specified in this provision at any time.

15. Disputes arising between the parties can be settled by the Financial System Mediator (in the order prescribed by the RA law on "Financial System Mediator"), located at 0010, Yerevan, 15 M. Khorenatsi St, "Elite Plaza" business center, 7th floor, e-mail – info@fsm.am, telephone – (+37460) 701111, fax –(+37410) 582421. Moreover, if the property claim does not exceed AMD 250 000 (two hundred fifty thousand) or equivalent in foreign currency, the decisions of the Financial System Mediator cannot be challenged by the Bank.
16. To conduct a 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.
17. In accordance with the agreement with the US based on the Foreign Account Tax Compliance Act (FATCA), the Bank may collect additional information to determine whether the client is a US taxpayer.
18. The Client is entitled to communicate with the Bank through a preferred means of communication: e-mail or postal service. 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 form, as well as ensures confidentiality.
19. The conditions on provision of statements, their copies, references during the validity of the loan agreement can be found at the following link: Tariffs.
20. The list of branches and ATMs of the Bank, information on their location and working hours can be found at the following link: Branches and ATMs.
21. Remote servicing by the Bank is provided through IDBanking.am online system and Idram mobile application. The procedure and tariffs on rendering remote services are available in "Public Terms on Rendering Remote Banking Services".

ATTENTION! THE BANK IS CONTROLLED BY THE RA CENTRAL BANK