

INFORMATION BULLETIN

2. TRANSFERS WITHIN AND OUTSIDE THE RA TERRITORY ¹

	NAME OF SERVICE PROVIDED	TARIFF
		AMD
2.1	Transfers in AMD on the RA territory through bank account	free of charge
2.2	Urgent transfers in AMD on the RA territory through bank account ²	0.1%, Minimum 500, maximum 10,000
2.3	Transfers in ADM on the RA territory without a bank account	
2.3.1	Up to 100 thousand AMD	
2.3.1.1	In case of transactions in favor of legal entities and PEs	250
2.3.1.2	For physical entities	100
2.3.2	100 thousand AMD and over	
2.3.2.1	In case of transactions in favor of legal entities and PEs	500
2.3.2.2	For physical entities	200
2.4	Intrabank (within the IDBank system) transfers between IDBank clients in ADM and foreign currency	free of charge
2.5	Transfers in foreign currency ³	

2.5.1	Transfers through bank account	
2.5.2	USD, Euro ^{4,7}	
2.5.2.1	OUR variant: The transaction costs are borne by the client making the transfer	0.15%, Minimum 6,000, maximum 50,000
2.5.2.2	Guaranteed OUR variant: In case of selecting this variant, the beneficiary will receive the whole amount	
	a) In case of USD - in addition to paragraph 2.5.2 the following charges apply:	12,000
	b.1) up to 12,500 EUR inclusive	12,000
	b.2) over 12,500 EUR	0.15%, Minimum 14,000, maximum 50,000
2.5.2.3	BEN/SHA variant Transaction costs of third banks are charged from the money transferred	5,000
2.5.3	Rubles, Lari ⁴	
	Performed only with OUR variant, moreover, the beneficiary will receive the whole amount	0.05%, Minimum 3,000, maximum 20,000
2.5.4	In other currencies acceptable for the Bank ^{4,5}	
2.5.4.1	OUR variant The transaction costs are borne by the client making the transfer	0.15%, Minimum 14,000, maximum 60,000
2.5.5	Transfers in foreign currency without account are performed by the Bank exclusively in Rubles according to paragraph 2.5.3	

2.6	Execution of the order on recalling the payment order or changing payment requisites according to the client's application, making inquiries ^{5,6}	
2.6.1	In AMD	1,000
2.6.2	In Rubles, Lari	10,000
2.6.3	In other currency	
2.6.3.1	In case of up to 1-year old payment orders	30,000
2.6.3.2	In case of payment orders more than 1 year old	125,000
2.7	Return of transfer by the correspondent bank as a result of submission of incomplete or incorrect details by the client ⁵	
2.7.1	In AMD	Free of charge
2.7.2	In Rubles, Lari	10,000
2.7.3	In other currency	20,000
2.8	Provision of copies of SWIFT messages	3,000
2.9	Return of unclear amounts received in foreign currency according to internal acts or at the request of the transferring bank	
2.9.1	In Rubles	Free of charge
2.9.2	In other currency*	
2.9.2.1	Up to 500 USD or equivalent in other currency	5,000
2.9.2.2	500 USD and over or equivalent in other currency	15,000

*Charged from the returnable amount in the equivalent currency

¹The following schedule is defined for acceptance and execution of payment orders except for paragraph 2.4:

	Acceptance and execution of payment orders			
	Acceptance	Execution	Acceptance	Execution
AMD	Before 15:30	Same banking day	After 15:30	Next banking day
USD, EUR, RUB	Before 16:00	Same banking day	After 16:00	Next banking day*
Other currency	Within 3 banking days			

* In case of transfers of up to 50,000 USD and 50,000 EUR, the execution day of which is a non-working day in the country of the correspondent bank, the transfer value date will be shifted to the next banking day, and in case of transfers over 50,000 USD, 50,000 EUR or in RUB the transfer will be made on the next banking day.

² “Urgent” transfers in AMD on the RA territory are executed on the same banking day only in case of submission of the order before 15:45 of the same banking day in case of collection of all the corresponding commission fees.

³ According to the bulleting available 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 in case if the complete transfer route /intermediary bank/ is not mentioned in the payment order submitted by the client.

⁴ In case of transfers exceeding 500,000 USD, 400,000 EUR/Swiss Franc, 30.0 million RUB, 350,000 British Pound, 50.0 million Japanese Yen, 1.0 million Georgian Lari and other currency equivalent to 500,000 USD (according to RA Central Bank settlement rate) (except for transfers made for the purpose of return of deposit placed in the Bank) the amount of 360,000 AMD is charged from non-resident legal entity clients.

⁵ Tariffs of services included in these sections include the commission fee of the Bank’s correspondent banks. Costs of third banks, if any, are additionally charged from the client.

⁶ In case of insufficient result of the execution of the order for reasons beyond the control of the Bank the paid commission fee amount is not subject to refund.

⁷ Transfers of non-resident legal entities in EUR is executed only through OUR or BEN/SHA variants. In case of transfers in RUB and some other currencies the transfer order must contain the coding (if any) required by the legislation of the given country.

The Bank can terminate or reject the transfer in case of failure to submit sufficient required information/documents related to the transaction based on the requirements of the correspondent bank, in cases prescribed by RA legislation and internal legal acts of the Bank.

[detailed](#) information on tariffs can be found here.

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK