Appendix 2
Approved by
the Management Board of "IDBank" CJSC
resolution N 471-L 12 of November 2026
Effective from 2026 -

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 its effective date.
If you are reading the bulletin in a paper form, please visit the Bank's website at www.idbank.am for more detailed information (paying attention to the effective date of the bulletin), contact any branch of the Bank or the Bank's Call center: 010 59 33 33 or 060 27 33 33.

<table>
<tr><th colspan="8">INFORMATION BULLETIN OF GOLD SECURED LOANS</th></tr>
<tr><td colspan="8">Main terms and conditions</td></tr>
<tr><td>1.</td><td>Loan type</td><td colspan="6">«Gold standard»</td></tr>
<tr><td>2.</td><td>Purpose</td><td colspan="6">Other</td></tr>
<tr><td>3.</td><td>Currency</td><td colspan="6">AMD</td></tr>
<tr><td>4.</td><td>Minimum amount</td><td colspan="6">AMD 30 000</td></tr>
<tr><td>5.</td><td>Maximum amount</td><td colspan="6">AMD 30 000 000</td></tr>
<tr><td>6.</td><td>Method of loan disbursement</td><td colspan="6">Non-cash transfer via current account</td></tr>
<tr><td>7.</td><td>Loan and interest repayment method</td><td>Interest - at the moment of loan provision, loan principal - at the end of the term (discount)</td><td colspan="2">Interest - monthly payments, loan principal - at the end of the term (a series of equal payments on preferential terms)</td><td colspan="3">a series of equal monthly payments (Annuity)</td></tr>
<tr><td>8.</td><td>Term (month)</td><td>3-6</td><td colspan="2">4-6</td><td colspan="3">12-60</td></tr>
<tr><td>9.</td><td></td><td>16%</td><td colspan="2">19%</td><td>Loan-to-collateral ratio/loan term (month)</td><td>12-36</td><td>12-36</td></tr>
</table>

	Annual nominal interest rate			Up to 70%	16.7%	17.2%
				71% - 90%	17.7%	18.2%
				91%-and more	18.7%	
10.	**Annual effective interest rate**[1]	17.79% - 18.31%	20.87% - 20.93%	18.12% -20.62%		
	* In the case of lending to physical entities engaged in trading and/or gold production, as well as in the case of transfer of gold secured loans from other banks or financial organizations, the interest rate is set at 0.5% below the specified interest rates if the client presents a receipt of repayment of the loan, with a limitation period not exceeding 5 working days.					
11.	**Fees**	NE				
12.	**Maximum loan/collateral ratio**	Up to 100% (in accordance with clause 15 of these terms and conditions)		1.Up to 115% The loan/collateral ratio may be set 15% above the ratios specified in clause 15 of these terms and conditions if the Client wishes to purchase accident insurance. 2. No restrictions apply when assessing customer creditworthiness		
13.	**Grace period of loan repayment****	N/A		**During the first 6 months of loan repayment,** only loan interest payments are made,		
	** In case of using the grace period of loan repayment, the nominal annual interest rate of the loan is set at the current interest rate +1%.					
14.	**Insurance**	Optional. For loans up to AMD 2 500 000, accident insurance (AI) is provided at the borrower's request for a term of one year. Other terms - in accordance with the terms of cooperation with REGO Insurance ICJSC. Insurance premium – under the option without accident insurance, amounts to 10% of the loan amount available to the client or, in case of creditworthiness assessment, of the appraised value of the gold. The insurance premium is included in the loan amount and transferred to the relevant account of the insurance company.				
Borrower						

[1] THE INTEREST AMOUNTS OF THE LOAN ARE CALCULATED BASED ON THE NOMINAL INTEREST RATE. THE INTEREST AMOUNT OF THE LOAN IS CALCULATED ON THE ACTUAL LOAN BALANCE AND THE EFFECTIVE ANNUAL INTEREST RATE INDICATES HOW MUCH THE LOAN WOULD COST THE CLIENT IN CASE OF PAYMENT OF ALL THE INTEREST AND OTHER FEES WITHIN THE DEFINED PERIODS AND AMOUNTS.

<table>
<tr><td rowspan="3">15.</td><td rowspan="3">Requirements to the Borrower</td><td>15.1</td><td>In the case of a loan/collateral ratio of 95%
➢ physical entity, who is over 18 years old at the moment of loan disbursement and whose age does not exceed 70 years by the loan maturity;
➢ The borrower shall not have any overdue loan obligations at the moment of loan disbursement;
➢ During the 6 months preceding the issuance of the loan, the borrower shall not have a loan classified more strictly than “observable”;</td></tr>
<tr><td>15.2</td><td>In the case of a loan/collateral ratio of 100%
➢ physical entity, who is over 18 years old at the moment of loan disbursement and whose age does not exceed 70 years by the loan maturity;
➢ The borrower shall not have any overdue loan obligations at the moment of loan disbursement;
➢ During the 12 months preceding the issuance of the loan, the borrower shall not have a loan classified more strictly than “observable”;
➢ The total overdue days in terms of loan principal amount and/or interest repayments of loans (credit line, overdraft etc.) received by the borrower within the 12 months preceding the loan disbursement date shall not exceed 60 days.
➢ the borrower must have a credit history of at least 6 months. This point does not apply if the total sum of the balances of the provided loan and the loans secured by the gold collateral held by the client does not exceed AMD 500 000 (including).</td></tr>
<tr><td colspan="2">In cases where the loan-to-collateral ratio exceeds the ratios specified in this clause, the client is required to have at least six months of loan repayment history on a gold-secured loan within the financial and banking system, unless the loan is granted based on an assessment of the client's creditworthiness.</td></tr>
<tr><td>16.</td><td>Bank account opening/closure fee</td><td colspan="2">In accordance with the tariffs in force in the Bank available at the following link: Information bulletin on bank accounts</td></tr>
<tr><td>17.</td><td>Commission for encashment of loan amount</td><td colspan="2">N/A</td></tr>
<tr><td colspan="4">PENALTIES, FINES</td></tr>
<tr><td>18.</td><td>Penalty for overdue principal amount (for each day of delay)</td><td colspan="2">0.10%</td></tr>
<tr><td>19.</td><td>Penalty for overdue interest amount (for each day of delay)</td><td colspan="2">0.10%</td></tr>
<tr><td>20.</td><td>Early repayment of the loan amount</td><td colspan="2">N/A</td></tr>
</table>

Requirements to the subject of pledge		
21.	✓ Gold bullion bars, gold items, scrap gold and white gold may be the subject of pledge.	
	✓ Loans are not provided for the artistic value of gold items, as well as precious and semi-precious stones attached to gold items.	
22.	The evaluation of the subject of pledge is carried out by a jewelry expert according to the tariffs in force in the Bank for that day.	
Required documents and information		
23.	1) identity document (original),	
	2) social card/public services number/ or number of statement on absence of public services number (if any) (original)	
	3) Physical entities engaged in trade and/or gold production, as substantiation of their activity, shall submit a premises lease agreement (no notarization is required).	
	4) email address of the client	
Other provisions		
24.	**Factors for loan issuance**	Compliance with the Bank's lending conditions
25.	**Factors for loan denial**	1) Overdue loan liabilities at the time of the loan issuance,
		2) Failure to present the required documents,
		3) Suspicions over the borrower's identity or identity documents,
		4) Suspicions regarding the rate of gold during the verification of authenticity of the collateral, submission of false or unreliable information or forged documents,
		5) Availability of information about the client that casts doubt on the information provided/revealed to the Bank by the Client,
		6) Availability of information about the client that casts doubt on the repayment of the loan,
		7) Unavailability of the client's email
		8) the client shall not be included in the Bank's list of undesirable clients[2]

[2] Legal relations concerning classification of a client as undesirable by the Bank are regulated by the "Procedure on Setting the Criteria for Classifying a Client as Undesirable by the Bank and Managing Relations with Such Clients" - https://idbank.am/information/helpfull-information/Classification_procedure.pdf

26.	**Maximum term for decision-making**	Loan application submission date
27.	**Term for notifying the client of the decision**	Loan application submission date
28.	**Loan disbursement term**	Loan application submission date
29.	**Place of acceptance of loan application**	All branches of the Bank except for “Vardanants” and “Kentron” branches
30.	**Place of arrangement and disbursement of loan**	All branches of the Bank except for “Vardanants” and “Kentron” branches
In the case of gold secured card loans, no payment card is provided if the client already has a valid payment card within the framework of this product.		
After full repayment of the loan, the collateral is returned to the pledger within one working day. If after full repayment of the loan, the client fails to visit the Bank to receive the pledged gold items, a commission of AMD 100 is charged for each day of delay starting from the 30th day.		

GENERAL PROVISIONS

1. **Before the conclusion of a loan agreement, the Bank shall provide the client with an individual sheet of essential conditions of the loan to be provided to the client.**
2. **The client is entitled to unilaterally terminate the loan agreement without any reason within 7 (seven) business days (reflection period) following the conclusion of the agreement by returning the received loan amount in full and paying interest accrued in accordance with the effective annual interest rate established by the agreement.**
3. **In case of early repayment, the payments, generating the Bank’s income, included in the total cost of lending to the borrower, shall be proportionally reduced.**
4. **The client has the right to fulfill (repay) the obligations established by the loan agreement ahead of time, regardless of whether such a right is stipulated 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 within the defined terms and amounts.**
7. **The procedure of effective annual interest rate calculation is presented at the following link: Guideline on effective annual interest rate calculation.**

8. In case of failure to perform 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 shall, within a maximum of three business days, send 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.

9. Bad credit history can prevent the client from receiving loans in the future.

10. The borrower may be deprived of his/her property rights if he/she fails to fulfill or improperly fulfills the obligations under the loan agreement.

11. In the event of failure to fulfil the obligations, and in case the collateral is not sufficient to fulfil the client's liabilities at the expense of the collateral, the liabilities may be repaid at the expense of other property of the client.

12. For the implementation of overdue liabilities, the repayments shall be implemented according to the procedure as follows: 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 outlined in this provision at any time.

13. Disputes arising between the parties can be settled through the Financial System Mediator (as prescribed by the RA law on "Financial System Mediator"), located at 0010, Yerevan, 15 M. Khorenatsi Str, "Elite Plaza" business center, 7th floor, e-mail: info@fsm.am, telephone: (+37460) 70-11-11, fax: (+37410) 58-24-21. 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.

14. 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.

15. Under an agreement with the USA based on the Foreign Account Tax Compliance Act (FATCA), the Bank may collect additional information to determine whether the client is a US taxpayer, as well as to provide the RA State Revenue Committee with information on a client who is a foreign tax resident in accordance with the Common Reporting Standard of the Organisation for Economic Co-operation and Development (OECD), as prescribed by the RA Tax Code.

16. 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.

17. The conditions on provision of statements, their copies, references during the validity of the loan agreement can be found at the following link: Tariffs.

18. 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.

19. Remote servicing by the Bank is provided through IDBanking.am online system and Idram&IDBank mobile application. The procedure and terms on rendering remote services are available in "Public Terms on Rendering Remote Banking Services".

ATTENTION! THE BANK IS CONTROLLED BY THE RA CENTRAL BANK