

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: [www.idbank.am](http://www.idbank.am), for more 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 via 010 593333 or 060 273333.

## Unistream MONEY TRANSFER SYSTEM INFORMATION BULLETIN

<b>Data to be provided by the sender</b>	<ul style="list-style-type: none"><li>• ID document*</li><li>• Transfer application form verified by the system</li><li>• Country and city of the transfer recipient</li><li>• Amount and the commission fee</li><li>• Full name (name, last name, patronymic) of the recipient as per passport</li></ul>
The Bank provides a receipt to the client for each executed transfer.	
<b>Data to be provided by the transfer recipient **</b>	<ul style="list-style-type: none"><li>• ID document*</li><li>• Unique transfer code</li><li>• Name, last name of the sender</li><li>• The amount and currency of the transfer</li><li>• Receipt application form verified by the system</li></ul>
* The list of ID documents is defined in the decree N 767 of the Government of the Republic of Armenia as of December 22, 1999.	

\*\* The Bank may require additional documents and information based on “Know your Client” principle for the purpose of due diligence to be conducted under the RA Law “On Combating Money Laundering and Terrorism Financing”.

<b>Currency sent</b>	AMD, USD, RUB, EUR
	Foreign currency exchange is available upon necessity at the rates applicable by the Bank on the given day.
<b>Currency received<sup>1</sup></b>	AMD, USD, RUB, EUR
	Foreign currency exchange is available upon necessity at the rates applicable by the Bank on the given day.
<b>Transfer speed</b>	5-10 minutes
<b>Maximum amount per transfer</b>	USD 20 000, EUR 15 000, RUB 900 000, AMD equivalent to RUB 900 000
<b>Same currency transfer fees (USD/USD, RUB/RUB, EUR/EUR)</b>	<ul style="list-style-type: none"> <li>• Russian Federation - 1% of the transferred amount,</li> <li>• Georgia - 1% of the transferred amount</li> <li>• Other CIS countries - 1,5% of the transferred amount,</li> <li>• Visa, MasterCard, Mir cards issued by Armenian or Russian banks, as well as for foreign cards - 1.5%, (no less than equivalent to 150 rubles, 5 US dollars or Euros</li> <li>• China UnionPay cards – 2%</li> <li>• Cards issued by Tinkoff Bank - 0%</li> <li>• The commission fee for transfers within the Republic of Armenia through Unistream system (in RUB, AMD) is 0.6% and 3,5 % (USD, EUR)</li> </ul>
<b>Multicurrency transfer fees</b>	<ul style="list-style-type: none"> <li>• 0% commission is charged for transfers to the Russian Federation,</li> <li>• 0% commission is charged for transfers to Georgia.</li> <li>• To other CIS countries –0%</li> </ul>

<sup>1</sup> The transferred amount can be received in the branches of the Bank in AMD or RUB.

	<ul style="list-style-type: none"> <li>Commission fees for transfers to Europe, Asia, Pacific region and other countries are defined by the system per country;</li> <li>Commission fee for transfers within the Republic of Armenia through Unistream system is 0% (EUR/RUB, RUB/EUR);</li> <li>0% commission is charged on no address transfers in AMD made from RA to the CIS countries and Georgia, in case the transfer is received in foreign currencies (e.g. USD, EUR, RUB, etc.).</li> </ul>		
	<ul style="list-style-type: none"> <li>Transfers through <b>Unistream</b> Money Transfer system are made on no address basis;</li> <li>The transfer can be received at any service center of the <b>Unistream</b> system;</li> <li>The fee is charged from the sender only, in AMD at the rate published by the Central Bank of RA as of the given date.</li> </ul>		
Cash2card transfers	Indicator	Cards issued by Russian banks	Cards issued by other foreign banks
	Transfer fee	0,1% (no less than 1 USD/EUR, 100RUB)	1.5%(no less than 5 USD/EUR, 150 RUB, 1000 AMD)
	Maximum amount limit	75 000 RUB	2 500 USD / 1 700 EUR
	Maximum transaction limit	Unlimited	5 transfers per day
	Currency sent – Currency received	USD-RUB EUR-RUB AMD-RUB	USD-USD EUR-EUR

<b>Geography</b>	Transfers through Unistream Money Transfer system are available in RF, CIS countries, as well as in distant and near foreign countries.
<b>Transfer modification/change of bank details</b>	<ul style="list-style-type: none"> <li>• The transfer can be modified free of charge on the day of submitting a relevant application based on a written request and ID document presented by the sender at the service center, where the transfer was executed;</li> <li>• The transfer modification is made through a procedure established by the system;</li> <li>• Only the recipient's data (name, last name, patronymic) can be changed;</li> <li>• Only unexecuted transfers can be modified.</li> </ul>
<b>Transfer cancellation</b>	<ul style="list-style-type: none"> <li>• The transfer can be cancelled without additional charges, based on a relevant cancellation application and passport details, submitted by the sender on the same day when the transfer was executed; both the transferred amount and the commission shall be refunded.</li> <li>• Only unexecuted transfers can be cancelled.</li> </ul>
<b>Transfer recall</b>	<ul style="list-style-type: none"> <li>• The transfer can be recalled based on a written request of the client within one banking day or later.</li> <li>• The commission is refunded by the system depending on the reason for the refund of the transferred amount.</li> <li>• Only unexecuted transfers can be recalled.</li> </ul>
<b>Expiry period of transfers</b>	30 days
Transfers through Unistream Money Transfer system can be made at any branch of "ID Bank" CJSC.	
Procedures (in case of reimbursement of loss, etc.), terms and the scope of liability applicable for delay of payment or transfer, non-fulfillment or partial fulfillment of payment obligations by the financial institution, as well as the terms for disputing transactions and/or transfers made by the consumer, the applicable measures, as well as procedures and basis for their usage are available	

through the following link: <https://idbank.am/information/consumer-rights/contentfooter/handling-of-customer-complaints/>.

More detailed information about the system is available here: <https://unistream.ru/>.

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