Appendix 1
Approved by decision N393-L of
"ID Bank" CJSC Management Board
dated 04/10/2024

Applicable starting from 17/10/2024

The terms mentioned in this bulletin may have been amended.

If you are looking through this bulletin on the website of the Bank, please pay attention to the action date of the information 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 action date of this information bulletin), or apply to any branch of the Bank or contact the Bank's through its Call center: (+37410) 59 33 33 , (+37460) 27 33 33

IDSALARY PACKAGE		
General conditions		
	1. CONDITIONS OF CARD PROVISION, SERVICING	
1.	**Types of cards provided within the package [1]:**	Mastercard Standard Visa Gold
2.	**Annual card account service fee**	1. Mastercard Standard – free of charge 2. Visa Gold – 2 000 AMD Annual
3.	**Commission fee for cash withdrawal from ATMs of the Bank[2]**	1. Mastercard Standard – 0% 2. Visa Gold – 0%
4.	**Commission fee for cash withdrawal from ATMs of other ArCa system banks**	In side of Mastercard Standard and Visa Gold cards provided within the package: 0% for withdrawals of up to 500,000 AMD (equivalent foreign currency) during a calendar month, 1% for withdrawals exceeding AMD 500,000 (equivalent foreign currency) during a calendar month.
5.	**Annual service fee for the 2nd card account in foreign currency:**	**50% discount from the annual fee for servicing** Visa Gold or Mastercard Standard card accounts operating in the Bank. Other terms of card account provision and service are defined in accordance with the information bulletins of Visa Gold or Mastercard Standard cards.
6.	**Additional provision of card account statement at the Bank, by mail or by email:**	Free of charge

[1] To activate the package: in conditions case of receiving the salary on another card/account of the Bank different from the cards defined in point 1 of this information bulletin, the terms of provision and service of the mentioned card/account in the Bank are valid, but the customer may also use the privilege defined in points 5 to 19 of IDsalary package.

[2] This tariff is valid in case of withdrawals from the account up to 1,000,000 AMD (equivalent foreign currency) during the calendar month. In case of exceeding the limit, a 1% cash withdrawal commission will apply. The mentioned tariff applies to newly ordered cards and term reissues after 20.09.2021.

7.	**Visa Signature card account annual service fee:**	**50% discount** from the annual fee for Visa Signature debit or credit card account service at the Bank. The decision to issue a card under these conditions shall be made by the Bank. Other terms of card account provision and service are defined in accordance with Visa Signature debit or credit cards information bulletins.
8.	**Other conditions:**	Depending on the type of card, operating in the Bank, respectively, • According to information bulletin of debit payment cards • According to information bulletin of credit payment cards • According to information bulletin of Mastercard payment cards
	2. LOANS/CREDIT LINES	
9.	**Annual nominal interest rate:**	**14% - 17%** In case the client is an: • Employee of an organization operating in the field of information technologies; • Employee of a public organization; • Employee of an entity included in the list of 1 to 500 (inclusive) large taxpayer organizations.
		15% -18% in case the client is not an employee of the above areas
10.	**Annual actual interest rate:**	14.94% -20.49%
		16.02% - 21.38%
11.	**Limit**	Up to fifteen times the net salary, a maximum of AMD 10,000,000
12.	**Other conditions:**	According to the Bank's information bulletin on "Profi" loan provision terms and conditions.
3. DEPOSIT BOX RENATALS		
13.	**Rental fee:**	**20%** discount according to Deposit box rental terms and conditions.
14.	**Other conditions:**	According to Deposit box rental terms and conditions.
4. REMOTE SERVICES		
15.	**Online/Mobile banking:**	Free of charge
5. ROCKET LINE		
16.	**Limit**	In double[3] the amount of net salary, a maximum of AMD 10,000,000. Provision of a limit exceeding the specified limit in accordance with the ROCKET LINE credit/credit limit.

[3] At the same time, the Rocket line limit in the amount of net salary is provided if the client has no overdue current obligations, the risk class is standard and the necessary salary information is available from the Nork Technology and Social Services Information Center. At the same time, the minimum limit of Rocket line in the amount of twice the net salary is provided for up to 3 working days.

17.	**Terms and conditions:**	According to the information bulletin ROCKET LINE loan/credit line limits
6. CONDITIONS OF MORTGAGE LOANS		
18.	**Discount on mortgage loans provided at the expense of own resources**	In the amount of 0.25%, other conditions according to the bank's newsletter on mortgage loans
7. CONDITIONS FOR PROVISION OF THE PACKAGE		
19.	**Conditions for provision of IDSALARY package**	The package is provided to individual customers who plan to receive/receiving their salary through the Bank, regardless of the existence of a cooperation agreement with the employer. Receiving a net salary of AMD 200,000 per quarter through the Bank is considered to be the minimum salary to use the package.
20.	**IDSALARY package connection fee:**	Free of charge
21.	**Package monthly service fee:**	Free of charge

GENERAL PROVISIONS

1. **The provision of the package shall be based on the written consent of the customer**
2. **Periodic inspections may be carried out by the Bank for the provision and maintenance of preferential terms set forth in this information bulletin. In case of absence of salary as a result of the inspection, the Bank has the right to unilaterally change the terms of service of the product/service in accordance with the tariffs of the Bank.**
3. **In case of refusal of the package by the customer, the services included in the package are provided in accordance with the tariffs of the Bank.**
4. **Disputes arising between the parties can be resolved in a judicial order or through the Financial System Mediator (in accordance with the RA law "On Financial System Mediator"), located at 15 M. Khorenatsi St, "Elite Plaza" business center, 7th floor, Yerevan 0010, RA, email – info@fsm.am, telephone – (+37460) 70-11-11, fax – (+37410) 58 24 21. Moreover, in case if the amount of the property claim does not exceed 500,000 (five hundred thousand) AMD or equivalent in foreign currency, the decisions of the financial system cannot be challenged by the Bank.**
5. **For the purpose of 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.**
6. **According to the agreement with the USA based on the Foreign Account Tax Compliance Act (FATCA) the Bank may collect additional information for the purpose of identification of the fact of the client being a US taxpayer.**
7. **The client has the right to communicate with the Bank through a preferred means of communication: e-mail of regular post. 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 as well as ensures confidentiality.**
8. **The list of branches and ATMs of the Bank, information on their locations and working hours can be found at the following link: Branches and ATMs:**

9. **Remote servicing of physical entity clients by the Bank is provided through the IDBanking.am online system. The order and tariffs on rendering remote servicing are presented in "Public terms on remote banking services".**

ATTENTION! THE BANK IS CONTROLLED BY THE RA CENTRAL BANK