

Information bulletin

The terms mentioned in the bulletin may have been amended.

If you are looking at the bulletin on the website of the Bank, please pay attention to the action 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 at the action date of the bulletin), apply to any branch of the Bank or call the Bank's Call center at 010 593333 or 060 273333.

<p>Data to be provided by the initiator of money transfer</p>	<ul style="list-style-type: none"> · ID document* · Transfer application in the form verified by the system · The name of the country and the city which the money should be transferred to · Amount and fee · Full name (name, last name, patronymic) of the beneficiary as given in the passport
<p>The Bank provides the customer with the receipt for each executed transfer</p>	
<p>Data to be provided by the beneficiary of the money transfer **</p>	<ul style="list-style-type: none"> • ID document* • Unique transfer code • Name, last name of the sender, • The amount and currency of transfer • Receipt application in the form verified by the system

* The list of ID documents is specified by decision N 767 of the RA Government as of December 22, 1999

** The Bank can request additional documents and information on the basis of "Know you Customer" principle for the purpose of due diligence to be conducted under the RA Law "On anti-money laundering and counter terrorism financing".

Transfer currency	USD, RUB, EUR
	Foreign currency exchange is available upon necessity at the rates applicable by the Bank as of the given date
Receipt currency	USD, RUB, EUR
	Foreign currency exchange is available upon necessity at the rates applicable by the Bank as of the given date
Transfer speed	5-10 minutes *

* The terms for transfers to different countries depend on on the destination of the transfer.

Maximum amount per transfer	
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*A number of countries apply transfer/ receipt limits according to the legislation of such countries

	Country	Fee	Currency
Applicable fees	Georgia	1.00%	USD, EUR
	Bulgaria	2.00%, minimum 4 EUR	EUR

	Cyprus	1.50%	USD, EUR
	Romania	1.80%, minimum 2 EUR	EUR
	Albania	2.00%, minimum 5 EUR	EUR
	Belgium	1.80%	BGN
	Great Britain	1.00%	GBP
	USA	3.00%, minimum 3 USD	USD
	Greece	1.50%	USD, EUR
	Germany	1.80%	EUR
	Denmark	1.50%	EUR
	Spain	1.80%	EUR
	Italy	1.80%	EUR

	Netherlands	1.80%	EUR		
	Lithuania	1.80%	EUR		
	Norway	1.80%	EUR		
	Uzbekistan	1.00%	USD, EUR		
	France	2.00%	EUR		
	Czech Republic	1.50%	USD, EUR		
	Switzerland	1.80%	CHF		
	Sweden	1.80%	SEK		
	Poland	1.80%	EUR		
	Ukraine	1.00%	USD, EUR		
		0.01 - 100	5 USD/EUR		

Bangladesh, Indonesia, Pakistan,
Philippines

100.01 - 200

7 USD/EUR

200.01 - 300

9 USD/EUR

300.01 - 400

11 USD/EUR

400.01 - 500

13 USD/EUR

500.01 - 750

16 USD/EUR

750.01 - 1 000

22 USD/EUR

1 000.01 - 1 250

25 USD/EUR

1 250.01 - 1 500

30 USD/EUR

1 500.01 - 1 750

35 USD/EUR

1 750.01 - 2 000

40 USD/EUR

Israel

1.50%

USD, EUR

Nepal

1.50%, minimum
5 USD

NPR

- Transfers made through Inteliexpress are made with no address,
- the beneficiary can get the transfer at any service center of Inteliexpress
- The fee is charged from the sender only, in AMD at the rate applicable by the Central Bank of RA as of the given date

<p>Geography</p>	<p>CIS countries, Belgium, Israel, Spain, Greece, Germany, China, Switzerland, Great Britain and etc.</p>
<p>Change of requisites of the transfer</p>	<ul style="list-style-type: none"> · Requisites are changed on the day of submitting application on change of requisites on the basis of written application and ID document from the service center from which the transfer was effected; with no commission · Change of requisites is executed in procedure established by the system. · Data of the beneficiary (name, last name, patronymic) can be changed only · Only unpaid transfers can be changed.
<p>Cancelling the transfer</p>	<ul style="list-style-type: none"> · Transfer can be cancelled on the day of application, without additional fees, on the basis of cancellation application and passport details, submitted by the sender on the same day the transfer was effected; both the transferred amount and the commission are subject to return. · Only unpaid transfers can be cancelled.
<p>Callback</p>	<ul style="list-style-type: none"> · Calling back of the full amount is made on the basis of callback request submitted by the customer in written form within one banking day or later. · Return of the commission fee is effected by the system depending on the reason of callback. · Only unpaid transfers can be returned.
<p>Expiration date of the transfer</p>	<p>As determined by the system</p>

Transfers through Inteliexpress system can be made from any branch of "ID Bank" CJSC

Procedures (like reimbursement of loss), terms and the scope of responsibility applicable for the delay of the transfer, non-fulfillment or partial fulfillment of payment obligations by the financial institution, as well as the terms for appealing payments and (or) transfers made by the consumer, the procedures applicable to appeal, and the manner and means of their application by the consumer, are available: <https://www.idbank.am/en/information/consumer-rights/contentfooter/handling-of-customer-complaints/>

Detailed information on the system is

available: <https://www.idbank.am/en/payments/paymentsystems/intelexpress/> :

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK