

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

### «VISA INFINITE SPECIAL EDITION» INFORMATION BULLETIN

| N   | Card type   | Infinite Special Edition |
|-----|---|--------------------------|
| 1.  | Card currency   | AMD, USD, EUR            |
| 2.  | Card provision (issuance) within 2-5 business days <sup>1</sup>   | Free                     |
| 3.  | Card validity term  | 7 years                  |
| 4.  | Instant card issuance (within 1 business day) <sup>2</sup>  | AMD 5,000                |
| 5.  | Card account opening  | Free                     |
| 6.  | Annual card account service fee <sup>3</sup>  | AMD 150,000              |
| 7.  | Annual commission fee applied in case of not performing any transactions through all the accounts of the Client with the Bank (hereinafter inactive accounts) | AMD 5,000 <sup>4</sup>   |
| 8.  | Card account minimum balance  | Not specified            |
| 9.  | Interest rate calculated against positive balance of card account   | 0%                       |
| 10. | Change/Reissue card in case if the card is damaged, invalid, lost/stolen ( during the validity period of the card)  | AMD 80,000               |
| 11. | Card re-issuance before the expiration date   | Free <sup>5</sup>        |
| 12. | Card blocking   | Free                     |
| 13. | Card unblocking   | Free                     |

<sup>1</sup>The card activation is performed by the Bank according to the Rules of "Servicing of payment cards" (hereinafter referred to as Rules) at the following link: [Rules](#) through the Bank's ATMs.

<sup>2</sup>Instant card issuance is performed only at Vardanants branch of the Bank located at 13 Vardanants St., Yerevan, RA, tel.: +37410 593333, +37460 273333.

<sup>3</sup>When ordering a currency card by RA non-resident physical entities, at least one current account is opened in the currency specified by the client.

<sup>4</sup>This provision applies to clients who have only card and current accounts with the Bank no transactions through any of which have been performed within the past year and longer and the sum of all the positive balance of all the accounts of the client is less than AMD 100,000 (or equivalent amount in a foreign currency). Moreover, the charges of service fee or the internal transactions performed by the Bank, as well as the funds on frozen accounts in the amount of the frozen amount shall not be considered as transactions. The commission fee provided by this paragraph does not apply if the client, besides the inactive current and card accounts, has any other Bank product/service including a synchronized Idram application and/or idbanking.am online system. The commission fee for inactive accounts is applied once a year irrespective of the number of accounts. If the balance of inactive accounts is less than the defined commission fee/equivalent in foreign currency, the whole remaining amount shall be charged after which the given accounts can be closed by the Bank. The charged commission fee is not subject to return.

<sup>5</sup>The card is subject to early re-issuance free of charge, if the validity period of the card is less than 3 months, otherwise the reissuance fee specified in the information bulletin of the given card type applies.

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|-----|--|---|------|
| 14. | Input of card in the international STOP list (for 7 days in one region)  | AMD 10,000  |      |
| 15. | Provision of monthly card account statement in the Bank or by post or e-mail   | Free  |      |
| 16. | Provision of an additional monthly card account statement in the Bank or by post, e-mail <sup>6</sup>                    | AMD 1,000   |      |
| 17. | Fee for each SMS <sup>7</sup>  | Free  |      |
| 18. | Fee for each PUSH notification   | Free  |      |
| 19. | Issuance of the attached card  | Free  |      |
| 20. | Annual service fee for the attached card   | AMD 80,000  |      |
| 21. | Replenishment of card account  | According to the rate set by the Bank for the given day   |      |
| 22. | Replenishment of card account from Idram&IDBank application  | Free  |      |
| 23. | Cash withdrawal fee (from the Bank's ATMs)   | 0% in case of withdrawals amounting to up to AMD 5,000,000 (equivalent amount in a foreign currency) during the calendar month<br>1% in case of withdrawals exceeding AMD 5,000,000 (equivalent amount in a foreign currency) during the calendar month |      |
| 24. | Cash withdrawal fee (from the Bank's cash withdrawal points (POS terminal))  | According to the tariffs set by the Bank for the given day  |      |
| 25. | Cash withdrawal from the card account at the Bank's cash withdrawal points, without the use of the card                  | According to the commission fees established for cash withdrawal from cash withdrawal points (POS terminals) for each card type   |      |
| 26. | Commission fee for cash withdrawal from other ArCa system member-banks' ATMs   | 0% in case of withdrawals amounting to up to AMD 5,000,000 (equivalent amount in a foreign currency) during the calendar month<br>1% in case of withdrawals exceeding AMD 5,000,000 (equivalent amount in a foreign currency) during the calendar month |      |
| 27. | Commission fee for cash withdrawal from other ArCa system member-banks' cash withdrawal points (POS terminal)            | 1%  |      |
| 28. | Commission fee for cash withdrawal from the card at ATMs of foreign banks and banks which are not members of ArCa system | 1.5%, minimum AMD 1,500   |      |
| 29. | Commission for providing cash with cards for non-resident customers (with all cash points)                               | According to the tariffs set by the Bank for the given day  |      |
| 30. | Commission fee for card-to-card transfers  | Through ATMs and the ArCa application   | 0.5% |
|     |  | In case of transfers via IDBanking.am and Idram&IDBank platforms from card accounts of <b>synchronized</b> cardholders of the Bank to ArCa system members' cards  | 0.5% |

<sup>6</sup>Provision of the statement within and outside the territory of the Republic of Armenia is carried out in the frequency and manner defined by the agreements concluded between the Client and the Bank. Moreover, the sum of the commission fees defined for the postal service and the corresponding tariffs of the Bank must be available on the Client's card account for the provision of this service.

<sup>7</sup> The service is available for transactions amounting to AMD 500 or more. At the request of the customer, it is possible to activate the PUSH notification service instead of the SMS service or in parallel with the latter through the Bank's Idram&IDBank application.

| N   | Card type   | Infinite Special Edition   |
|-----|---|--|
|     | In case of transfers via IDBanking.am and Idram&IDBank platforms from card accounts of <b>synchronized</b> cardholders of the Bank to other cards of the Bank | Free   |
| 31. | Commission fee for non-cash card transactions   | Free   |
| 32. | Daily cash withdrawal limit   | AMD 5,000,000<br>USD, EUR 10,000   |
| 33. | Daily limit for cash withdrawal transactions  | 10   |
| 34. | Commission fee for temporary or permanent change of the limits  | AMD 1,000 according to the internal decision   |
| 35. | Card account closure and return of the card   | Free   |
| 36. | <b>Cashback</b> from purchase <sup>8</sup>  | 0.5% <sup>9</sup>  |
| 37. | <b>Idcoin</b> from purchase <sup>10</sup>   | 0.5%   |
| 38. | Free Visa Lounge Key program  | Unlimited free access for Cardholder and up to 6 guest per calendar year (1 guest per visit) |
| 39. | Concierge <sup>11</sup>   | Free   |
| 40. | Free international Fast track <sup>12</sup> service   | Unlimited free access for Cardholder and up to 6 guest per calendar year (1 guest per visit) |
| 41. | Free Fast track service at Zvartnots airport  | Unlimited free access for Cardholder and up to 6 guest per calendar year (1 guest per visit) |
| 42. | Internet roaming <sup>13</sup>  | Free – four times a year   |
| 43. | Meet and greet service <sup>14</sup>  | Free – twice a year  |
| 44. | Baggage wrapping at Zvartnots airport <sup>15</sup>   | Unlimited (3 bags per day)   |

<sup>8</sup> The cashback for transactions performed during the given month is calculated and paid before the 5<sup>th</sup> business day of the following month. Moreover, the cashback subject to payment is transferred to the Cardholder after charging the taxes established by the RA legislation.

<sup>9</sup> This Cashback is not paid for purchases made at trade and service points of the following spheres: telecommunication services, utility services, electronic money, payments to state authorities (taxes, duties and other fees), charitable donations, bets and other services provided by Banks and other financial institutions. . Cashback is paid if the amount of one payment is AMD 5,000 (inclusive) and more.

<sup>10</sup> In addition to the paid Cashback, for card purchases are paid in idcoin currency of the Idplus loyalty platform in accordance with the provisions set forth in Note 9 of this information bulletin. idcoin is calculated and paid for purchases made from 01/06/2024. The idcoin for transactions performed during the given month is calculated and paid before the 5<sup>th</sup> business day of the following month. Moreover, the idcoin subject to payment is transferred to the Cardholder after charging the taxes established by the RA legislation. The mobile phone number registered in the Bank is used to issue idcoin. Moreover, if the Bank does not have a registered phone number or it is incomplete, idcoin is not paid. The rules for issuing and using idcoin are presented in the [following link](#).

<sup>11</sup> To use the service, register at IDBank Concierge/ Visa Concierge via Telegram, authenticate and use all the features of the service 24/7.

<sup>12</sup> Access to the service is defined by Visa payment system. To use the service, register at IDBank Concierge/ Visa Concierge via Telegram, select the relevant service, enter the required data and get the corresponding file with a QR code.

<sup>13</sup> Access to the service is defined by Visa payment system. The cardholder can use the 3GB roaming package free of charge four times a year. To get acquainted with the service activation procedure and receive a promo code, register at IDBank Concierge/ Visa Concierge via Telegram, select the relevant service and get the necessary information.

<sup>14</sup> Access to the service is defined by Visa payment system. The service operates in Dubai, Athens, Madrid airports (departure and/or arrival).

<sup>15</sup> Access to the service is defined by Visa payment system. The service is available at the baggage wrapping service points of Zvartnots International Airport, where there is cooperation with the Visa payment system. Before using the service, the Cardholder must say that he is a Visa Premium Cardholder.

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|-----|---|---|
| 45. | <b>Privilege Banking</b> service  | Included  |
| 46. | <b>Private Banking</b> service  | Included  |
| 47. | Possibility to replace the current premium card with Visa Infinite Special Edition card <sup>16</sup> | The difference between the annual service fee paid for the last year of the current Premium card and the service fee for the first year of the Visa Infinite Special Edition card |

## General provisions

1. Bank's cards are settlement cards and are provided for cash withdrawal, cash deposit and implementation of non-cash operations/transaction within the limits of monetary funds owned by the Cardholder at the expense of monetary funds available on the Cardholder's card account and credit line/overdraft extended by the Bank.
2. Commission fees subject to VAT taxation also include the VAT.
3. Tariffs for provision and servicing of salary cards to organizations are defined separately according to the relevant agreement.
4. The Bank has the right to unilaterally change the amount of simple interest rate paid against funds available on the account by publishing it on the official website of the Bank 15 days prior to their entrance into force.
5. Interest amounts accrued towards the positive balance of the card account are paid on a monthly basis.
6. Interest on funds available on the card account is accrued for calendar days between the day of deposit of funds and the day preceding return of funds to the client or withdrawal of funds from the client's account on other basis.
7. The Bank reserves the right of a tax agent to calculate and pay the income tax (10%) for interest received against funds available on the account in an order defined by law.
8. Disputed arising between the Bank and the Client are settled through negotiations between the parties. Disputes between the parties may be settled through the Financial System Mediator (in an order defined by RA law on "Financial System Mediator") located at Elite Plaza" Business Center, 7th floor, 15 Khorenatsi str., Yerevan 0010, Armenia, tel. (+374 60) 70-11-11. Fax (+374 10) 58-24-21, e-mail: [info@fsm.am](mailto:info@fsm.am).
9. *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.*
10. *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.*
11. To activate SMS and e-mail address one has to visit any of the branches of the Bank (carrying an identification document) and fill in the corresponding application.
12. The card is provided to the client within 5 banking days after submission of the application for card to the Bank and signing the service agreement. The card application can be submitted in the branches of the Bank or online (through IDBanking online system or Idram&IDBank application).
13. The Card ordered online (in certain cases also cards ordered in branches at the Bank's discretion) can be delivered to the address preferred by the client on the territory of Yerevan upon availability of the amount required for delivery service on the Client's card account given such tariff is defined by the Bank at the given moment.

<sup>16</sup> In terms of this point, the Bank's Visa Platinum, Travel, Visa Signature, Visa Infinite cards are considered premium class cards. The basis for calculating the service fee difference is the months between the month of the annual service fee charged for the last year of the premium card and the month of replacement. The difference between the service fee actually paid for the last year (in the amount of service commissions for the used months of the current year) and the annual service commission for the Visa Infinite Special Edition card will be deducted from the newly charged commission. For example, if the replacement card was opened on 08/08/23, for which 99,900 AMD was paid, and the new card was ordered on 01/11/2023, then 66,750 AMD will be charged as the first-year service fee.

14. In order to activate and use the Card the Client should insert the Card in the Bank's ATM and select "Activate the card". After that, the Client will receive the one-time code for card activate on the client's mobile number registered at the Bank after input of which into the ATM of the Bank the client will be requested to create a new PIN code by inputting a 4-digit number. The PIN-code must be used only by the client, as well as the client must ensure that other people do not have access to the PIN code. Activation can be performed both in the Bank and from all the ATMs on the territory of RA which allow such possibility.
15. The card is being activated by the Bank within 1 (one) business day after receipt of the Card by the Cardholder and performing the actions defined in the abovementioned paragraph. The card that has been order online can be activated by the client through IDBanking online system or Idram application.
16. Transactions with the card can be performed both in the card account currency and in another currency at the exchange rates defined by the Bank for the given day.
17. The Bank bears no responsibility for the losses arising from differences of exchange rates as a result of conversion of the transaction amount to the card account currency.
18. Account owner's rights to dispose of the bank account and funds therein can be limited by a court decision based on requests submitted by judicial acts compulsory enforcement authorities or tax authorities.
19. Confiscation of funds from the account without the account owner's instruction can be performed by a court decision based on requests submitted by judicial acts compulsory enforcement authorities or tax authorities.
20. In case of loan liabilities between the Bank and the account owner the funds from the card account shall be charged without notice in accordance with the procedure provided by the loan agreement.
21. **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 on a 24/7 basis and is free of the risk of losing information in paper as well as ensures confidentiality.**
22. In case of discovering inaccuracies in the transactions related to the account within 15 days after receiving the account statement, the client may submit an appeal to the Bank. If no such appeals are received within the mentioned period, the Bank shall deem the statement as accepted. The appeal shall be submitted to the Bank in a written form. The Bank accepts the received appeal for processing within the prescribed period by carrying out corresponding actions as defined by rules of local and international payment systems.
23. In case of loss of the card, the client must notify via telephone or other possible means of communication as soon as possible:
  - **"Armenian Card" CJSC Processing Center by calling (010) 592222 24-hour telephone number or**
  - **call the Contact Centre of the Bank by dialing (+374 10) 59 33 33, (+374 60) 27 33 33, (+374 12) 33 33 33 24-hour telephone numbers or**
  - **visit any branch of the Bank with a passport**
  - **Block the card through the IDBanking online system or the Idram&IDBank application**

At the moment of notification by the Client about the loss of the card via telephone, the performance of transactions on the card will be immediately suspended.

The Bank shall not be liable for any damage caused to the Cardholder between the loss of the Card and notification of the Bank about it. After the card is suspended, the client must visit the Bank or by Phone Call and provide a written statement about the loss of the card, on the basis of which the Bank will provide the client with a new card within 2-5 banking days. For details, see the "Payment Card Service Rules" at the following link: [Rules](#).

24. The servicing of the card can be terminated and the card account can be closed ahead of time based on the written application of the cardholder according to the conditions specified in the application. The balance available on the card account is subject to return to the client. The Card shall be returned to the Bank.
25. **Attention – Interest against funds available on the Client's account is calculated based on the nominal interest rate. And the annual percentage yield indicates the income of the Client to be received as a result of making mandatory deposit payments and receiving the earned interest amounts at defined intervals.**

26. **The order of calculation of annual percentage yield can be found at the following link: [Annual percentage yield calculation](#).**

27. An example of interest calculation:

The day the money is credited to the card: 01.08.2018

The amount credited to the card: 100,000 AMD

Annual interest rate: 4,5%

Payment of interest: by the end of term

The term the amount remains on the card: 365 days

Income tax rate: 10%

Calculated interest amount:

$100,000 \times 4.5\% : 365 \times 364 = \text{AMD } 4487.67$

Income tax amount:

$4487.67 \times 10\% = \text{AMD } 448.77$

Income received by the cardholder: AMD 4038.90

28. Additional commission fees may be applied by servicing banks in case of cash withdrawal from other banks' ATMs and POS terminals.

29. While making card to card transfers from other banks' ATMs additional commission may be charged by the servicing bank.

30. The 3D Secure information security system is applied while making operations in the virtual platform through payment cards issued by the Bank. While performing transactions through the card it is necessary to pay attention to the identifiers approved by payment systems (VerifiedbyVisa for Visa, MastercardSecureCode for MasterCard, ArCaSecurePay for ArCa). The Bank shall not be reliable for failure to receive a 3D Secure security passcode and failure of the transaction as a result, which is not conditioned by technical reasons or Bank's inactivity.

31. 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](#).

32. Remote servicing by the Bank is implemented through the IDBanking.am online system. The order and terms of rendering remote services of the Bank are presented in ["Public terms of rendering remote banking services"](#).

33. List of required documents for receiving a payment card:

- ✓ Identity document
- ✓ Public services number or reference on absence of PSN

34. Other provisions on card usage, maintenance, closure, re-issuance, ensuring security and appealing against card transactions which have not been defined in this information bulletin, are defined in the [Rules](#), agreements concluded between the Bank and the Cardholder in terms of issuing, provision and servicing of payment Cards by the Bank, internal legal acts and rules of payment and settlement systems (ArCa, Visa, Mastercard).

35. The Bank is obliged to provide the client with the [Rules](#) while concluding an agreement with the latter.

36. The client must not be included in the list of unwanted clients of the Bank. The legal relations regarding the classification of the client as an unwanted client are regulated by the [procedure](#) "On defining the criteria of classification of a client as unwanted and management of relations with them".

37. Refundability of funds available on the card account is guaranteed in accordance with the RA law "On Guarantee of Remuneration of Bank Deposits of Physical Entities".

Reimbursement of bank deposits of physical entities in "IDBank" CJSC is guaranteed by the "Deposit Guarantee Fund of Armenia" in the amounts of deposits subject to reimbursement, particularly:



|                                      |   |  |  |  |
|--------------------------------------|---|--|--|--|
| Currency structure of deposit        | If you hold only a bank deposit in AMD in the same bank | If you hold only bank deposit in a foreign currency in the same bank | If you hold bank deposits both in AMD and in a foreign currency in the same bank |  |
|                                      |   |  | If the deposit in AMD exceeds 7 million AMD                                      | If the deposit in AMD is less than 7 million AMD   |
| Maximum amount of guaranteed deposit | AMD 16 million  | AMD 7 million  | AMD 16 million (only the deposit in ADM is guaranteed)                           | AMD 7 million (the bank deposit in AMD will be guaranteed in full, and the bank deposit in a foreign currency will be guaranteed in the amount of the difference between AMD 7 million and the bank deposit in AMD subject to reimbursement) |

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