Annex 2

Approved by
decision No. 432-L
of the Management Board of "ID Bank" CJSC
dated 22/10/2026
Effective since 16/11/2026

The terms and conditions set out in the bulletin may have been amended.

Please note that when reviewing the bulletin on the Bank's official website, you should pay attention to the date of its validity.

For more detailed information, if you are using a paper version of the bulletin, please visit the Bank's website at www.idbank.am (don't forget to check the validity period of the information bulletin), contact any Bank branch, or call the Bank's Contact Center at the following phone numbers: 010 59 33 11, 010 59 33 33

INFORMATION BULLETIN

ON BUSINESS PRO CREDIT LINE FOR INDIVIDUAL ENTREPRENEURS

1.	Loan type		Credit line	
2.	Loan purpose		Expansion and development of entrepreneurial activities	
3.	Client		Individual entrepreneur resident of the Republic of Armenia, whose natural person is a citizen of the Republic of Armenia	
4.	Currency		AMD	
5.	Minimum amount		100,000	
6.	Maximum amount		10,000,000	
7.	Annual interest rate	Interest rate type: floating interest rate[1]	Nominal interest rate	IBRR+8,6%
			Effective interest rate	19.30%
8.	Minimum/maximum loan term		60 months	
9.	Fines, penalties[2]		Penalty for overdue loan: 0.1% per day	
			Penalty for overdue interest: 0.1% per day.	
			Penalty for early termination of the loan agreement: not imposed[3]	
10.	Interest rate applicable to unused credit line funds		0%	
11.	Repayment of credit line and interest		Monthly mandatory deposit to the card account by the 15th day of the current month: ✓ in the amount of 10% of the credit line amount used as of the last day of the previous month, and ✓ in the amount of interest accrued on the last day of the previous month. Full repayment of the principal amount of the credit line at the end of the loan agreement term.	
12.	Grace period for credit line repayment		Interest is not accrued on non-cash credit line amounts used during the previous month (except for card-to-card transfers, intra-bank and interbank transfers within the Republic of Armenia and between own accounts), if the customer repays the used part of the credit line in accordance with the established procedure by the 15th day of the current month. A monthly mandatory deposit to the card account in the amount of interest accrued as of the last day of the previous month, by the 15th day of the current month.	

[1] The IDBank reference rate ("IBRR"), and its calculation methodology are presented through the following link: For loans granted under these terms and conditions, the IBRR may be changed twice a year, in May and November. In this case, the change shall take effect 30 calendar days after publication. The minimum and maximum thresholds of the floating (nominal) interest rate on the loan are 9% and 21,7% respectively.

[2] WARNING: PLEDGED ASSETS AND/OR FUNDS MAY BE SUBJECT TO FORECLOSURE N ACCORDANCE WITH THE PROCEDURE PRESCRIBED BY LAW, IF THE LOAN AMOUNT AND INTEREST ARE NOT PAID ON TIME. PLEASE NOTE: THE BANK SHALL SUBMIT CUSTOMER INFORMATION TO THE CREDIT BUREAU WITHIN ONE WORKING DAY AT THE LATEST, WHERE THE CUSTOMER'S CREDIT HISTORY IS FORMED. THE CUSTOMER MAY OBTAIN THEIR CREDIT HISTORY FROM THE CREDIT BUREAU FREE OF CHARGE ONCE A YEAR. PLEASE NOTE: A POOR CREDIT HISTORY MAY HINDER OBTAINING LOANS IN THE FUTURE.

[3] **The Customer also has the right to perform (repay) their obligations under the loan agreement ahead of the schedule, regardless of whether such a right is provided for in the loan agreement.**

13.	Method of providing and using the credit line	By payment card: in accordance with ✓ the terms and conditions set out in the Visa Business information bulletin, except for the annual card service fee, which is not charged, or ✓ the terms and conditions set forth in the Visa Platinum Business information bulletin, ✓ the terms and conditions set forth in the Visa Signature Business information bulletin
14.	Loan application review fee	Not specified
15.	Credit line origination fee	Not specified
16.	Monthly credit line servicing fee	Not specified
17.	Minimum period of business activity (continuous)	6 months
18.	Bank account opening and service fee	The bank account is opened free of charge and is serviced in accordance with the Bank's current rates, which are available at the link
19.	Age restrictions for borrower	Individual entrepreneurs must be at least 21 years old on the date the loan is issued and no older than 65 years old at the end of the loan term.
20.	Credit history requirements for borrower	Credit history acceptable to the Bank
21.	Security	Creditworthiness assessment
22.	Loan-to-value ratio (estimated liquidation value of collateral)	No collateral required
23.	Insurance of collateral	No collateral required
24.	Where to apply and get a credit line	All branches of the Bank
25.	Positive factors for getting a credit line	1) positive credit history, 2) steady cash flow, 3) good reputation, 4) other factors
26.	Credit line rejection factors	1) Poor credit history 2) Insufficient financial resources 3) Provision of false or inaccurate information 4) Provision of information that casts doubt on the loan's repayability 5) Other factors
27.	Maximum decision-making period	5-10 minutes
28.	Decision notification period	Immediately after the decision to provide a credit line is made
29.	Decision validity period	10 calendar days The Bank has the right to refuse to grant a credit line if the conditions considered necessary for making a positive decision on granting a credit line have changed (e.g., overdue obligations, seizure/freezing of bank accounts, etc.).
30.	Decision reapproval period	No right to reapproval (after the decision expires, a new application must be submitted)
31.	Credit line provision period	Maximum 10 calendar days after the decision to grant a credit line is made
32.	Credit line extension period	If the Bank approves the extension, the credit line maturity date may be extended under the terms and conditions set forth in the information bulletin for this type of loan, effective at the Bank on the date of extension.
33.	Required documents	Identity document Public service number /certificate/reference of absence of public service number, if necessary, Extract from the State Register of Legal Entities of the Ministry of Justice of the Republic of Armenia on registration (copy), The Bank may request additional documents and information from the Customer, upon necessity.

GENERAL PROVISIONS

1. In the case of loans granted to micro-commercial organizations and individual entrepreneurs in the amount of up to 5,000,000 Armenian drams (including 5,000,000 Armenian drams) and/or their equivalent in foreign currency, as established by the "Law on State Support for Small and Medium-Sized Enterprises",
    1) the customer has the right to terminate the loan agreement unilaterally without any reason within 7 (seven) business days after its conclusion (time for consideration), returning the received loan amount in full and paying interest calculated in accordance with the effective annual interest rate provided for in the agreement.
    2) In the event of early repayment, the commissions constituting the Bank's income, which are included in the borrower's total lending costs, shall be reduced proportionally.
    3) ATTENTION: WHEN APPLYING FOR A LOAN, THE LENDER WILL PROVIDE YOU WITH AN INDIVIDUAL SHEET OF ESSENTIAL TERMS OF CONSUMER CREDIT, WHICH WILL PRESENT THE INDIVIDUAL TERMS OF THE LOAN TO BE PROVIDED TO YOU.
2. PLEASE NOTE: THE NOMINAL INTEREST RATE OF THE LOAN MAY BE CHANGED BY THE BANK. If the customer does not agree with the change in the interest rate, the customer shall have the right to unilaterally terminate the agreement early by fully repaying the principal amount of the loan provided and paying the accrued interest and other charges. Regardless of the amount of the tariff established by the Bank, the interest rate of the loan (borrowing) may not exceed double the reference rate established by the Central Bank of the Republic of Armenia.
3. During any period of validity of the loan, in the event that the credit obligations of the Borrower and persons affiliated with the Borrower with the Bank (including guarantees, letters of credit, unused commitments under credit lines, and overdraft facilities) exceed AMD 200 million or the equivalent amount in foreign currency, and/or in the event of overdue obligations as of the last day of each month, and/or in the event that the Borrower has had overdue obligations for a cumulative period of 30 days or more towards banks and credit organizations operating in the territory of the Republic of Armenia during the preceding 12-month period, the Bank shall have the right, once during the term of the Credit Agreement, to unilaterally increase the interest rate stipulated by the Credit Agreement by 1 (one) percentage point.
4. When determining the borrower's creditworthiness, all income received by the borrower as an individual and as a private entrepreneur within the scope of their business activities is taken into account.
5. PLEASE NOTE: INTEREST ON THE LOAN IS CALCULATED ON THE BASIS OF THE NOMINAL INTEREST RATE. THE EFFECTIVE ANNUAL PERCENTAGE RATE (APR) INDICATES HOW MUCH THE LOAN WILL COST, PROVIDED THAT THE MANDATORY PAYMENTS ARE MADE IN ACCORDANCE WITH THE SPECIFIED DATES AND AMOUNTS.
6. THE PROCEDURE FOR CALCULATING THE EFFECTIVE ANNUAL INTEREST RATE IS PRESENTED AT THE FOLLOWING LINK.
7. The Bank shall have the right to unilaterally amend the essential terms of the loan, including the interest rate of the Loan, or require early partial or full repayment of the existing obligation in the cases provided for by the Rules on "Lending to Legal Entities and Individual Entrepreneurs of ID Bank CJSC", as well as in the event that the information specified in Clause 15 of the General Provisions has not been submitted by the Customer.
8. A POOR CREDIT HISTORY MAY HINDER THE CUSTOMER FROM OBTAINING A LOAN IN THE FUTURE.
9. IN THE EVENT OF FULFILLMENT OF OVERDUE OBLIGATIONS, PAYMENTS SHALL BE MADE IN THE FOLLOWING ORDER: EXPENSES AIMED AT RECOVERY OF FUNDS, INCLUDING COURT EXPENSES (IF ANY), PENALTY ON INTEREST, PENALTY ON THE PRINCIPAL AMOUNT OF THE LOAN, INTEREST, SERVICE FEES AND COMMISSIONS (IF ANY), AND THE LOAN AMOUNT. THE LENDER SHALL HAVE THE RIGHT AT ANY TIME TO UNILATERALLY CHANGE THE ORDER OF PAYMENTS SPECIFIED IN THIS CLAUSE.
10. Disputes arising between the parties may be resolved through judicial procedure or through the Financial System Mediator (in accordance with the procedure established by the RA Law "On the Financial System Mediator"), address: 15 M. Khorenatsi Street, "Elite Plaza" Business Center, 7th floor, Yerevan 0010, Republic of Armenia, e-mail: info@fsm.am, telephone: (+37460) 70-11-11, fax: (+37410) 58 24 21. At the same time, if the amount of the pecuniary claim does not exceed AMD 250,000 (two hundred fifty thousand) or the equivalent amount in foreign currency, the decisions of the Financial System Mediator may not be challenged by the Bank.
11. *For the purpose of proper study of the client as defined by RA law on "Anti money laundering and counter terrorism financing", the Bank may require additional documents or information based on "Know Your Customer" (KYC) principle.*
12. *Pursuant to the agreement concluded with the United States under the Foreign Account Tax Compliance Act (FATCA), the Bank may request additional information to determine whether a customer is a U.S. taxpayer. Furthermore, in accordance with the Tax Code of the Republic of Armenia, the Bank may request additional information for the purpose of providing the State Revenue Committee with information regarding customers who are foreign tax residents, in accordance with the procedures established under the Common Reporting Standard (CRS) of the Organisation for Economic Co-operation and Development (OECD).*
13. THE CUSTOMER HAS THE RIGHT TO COMMUNICATE WITH THE BANK THROUGH A PREFERRED MEANS OF COMMUNICATION: E-MAIL OR 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.
14. During the term of the Credit Agreement, information regarding the conditions for provision of statements, duplicates thereof and certificates may be found at the following link: Tariffs Information Summary.

15. The list of the Bank's branches and ATMs, the addresses of their operation and their working hours may be found at the following link: Branches and ATMs.
16. Provisions not regulated by this Information Bulletin and the Rules on "Lending of Legal Entities and Individual Entrepreneurs of ID Bank CJSC" are regulated by the Rules for "Opening and Servicing Bank Accounts for Legal Entities and Individual Entrepreneurs".
17. Remote services by the Bank are provided through the IDBusiness Mobile application and the Bank-Customer online system (IDBusiness Online – https://online.idbank.am). The procedure and conditions for provision of remote banking services by the Bank are presented in the "Public Terms for Provision of Remote Banking Services".

ATTENTION: THE BANK IS CONTROLLED BY THE CENTRAL BANK OF THE REPUBLIC OF ARMENIA