



Approved
by Decision No 20-L
of the Management Board of "IDBank" CJSC
as of 27.01.25
Enters into force starting from 18.02.25

The terms mentioned in the bulletin may have be amended.

If you are looking through 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 www.idbank.am for detailed information (paying attention at the action date of the bulletin), apply to any branch of the Bank or contact the Bank's Call center: 010 593333 or 060 273333.

Inteliexpress

EXPRESS MONEY TRANSFER SYSTEM INFORMATION BULLETIN

Data to be provided by the initiator of money transfer	<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
The Bank provides the customer with the receipt for each executed transfer	
Data to be provided by the beneficiary of the money transfer **	<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
<p>* The list of ID documents is specified by decision N 767 of the RA Government as of December 22, 1999</p> <p>** 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".</p>	
Transfer currency	AMD, USD, RUB, EUR

	Foreign currency exchange is available upon necessity at the rates applicable by the Bank as of the given date
Receipt currency PA	USD, RUB, EUR
	Foreign currency exchange is available upon necessity at the noncash 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.

Applicable fees	Country	Fee	Transfer - payment currency (in that country)
	Georgia	1.00%	AMD/RUR/USD/EUR- EUR/USD/GEL
	Moldova	1.00%	USD/EUR-EUR/USD/MDL
	Cyprus	1.50%	USD/EUR-EUR
	Romania	1.80%, minimum 2 EUR	EUR-EUR/RON
	Albania	2.00%, minimum 5 EUR	EUR-EUR
	Belgium	1.80%	EUR-EUR
	Great Britain	1.00%	EUR/USD-GBP
	USA	3.00%, minimum 3 USD	USD-USD
	Greece	1.50%	USD/EUR-EUR
	Spain	1.80%	EUR/USD-EUR

	Italy	1.80%	EUR/USD-EUR
	Uzbekistan	1.00%	USD/EUR-USD
	Switzerland	1.80%	EUR-CHF
	Ukraine	1.00%	USD/EUR-USD/EUR
	Bangladesh, Indonesia, Philippines, Pakistan, Sri Lanka, India	0.01 - 100 5 USD	USD/EUR- BDT IDR PHP PKR LKR INR
		100.01 – 200 5 USD	
		200.01 – 300 8 USD	
		300.01 – 400 11 USD	
		400.01 – 500 13 USD	
		500.01 – 750 16 USD	
		750.01 - 1 000 19 USD	
		1 000.01 - 1 250 22 USD	
		1 250.01 - 1 500 25 USD	
		1 500.01 - 1 750 28 USD	
	1 750.01 - 2 000 30 USD		

	Israel	1.50%	USD/EUR-EUR/USD
	Nepal	1.50%, minimum 5 USD	+EUR/USD-NPR
	<ul style="list-style-type: none"> • Transfers made through Intelixpress are made with no address, • the beneficiary can get the transfer at any service center of Intelixpress • 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 		
Geography	CIS countries, Belgium, Israel, Spain, Greece, , Switzerland, Great Britain and etc.		
Change of requisites of the transfer	<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. 		
Cancelling the transfer	<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. 		
Callback	<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. 		
Expiration date of the transfer	As determined by the system		

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/content/handling-of-customer-complaints/>

Detailed information on the system is available: <http://www.inteliexpress.com/>:

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK