

The terms mentioned in the bulletin can have been amended.

If you are reading the bulletin on the website of the Bank, please pay attention to the action date of the information bulletin.

If you are reading the bulletin on the territory of the Bank or 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 information bulletin), apply to any branch of the Bank or call the Bank's Call center at (+37410) 59 33 33 , (+37460) 27 33 33.

VISAGOLD PACKAGE		
General terms		
1. PACKAGE PROVISION TERMS		
1.	IDrocket package connection fee	Free of charge
2.	Monthly package service fee	Free of charge or 1000 AMD <i>* The package will be serviced free of charge, if the card account daily average balance for the previous month exceed AMD 150 000, or payment transactions¹ fulfilled through the given card AMD 300 000.</i>
3.	Package provision term	5 years
2. CARD PROVISION, SERVICE TERMS		
4.	Type of card, provided in the scope of the package	Visa Gold
5.	idcoin from purchase	According to the published terms of the bank's currently active campaigns.
6.	Push notifications	Free of charge
7.	Service fee for the 2-nd card account in foreign currency	50% discount from the service fee** <i>** Applicable to card types starting from the Gold class, not applicable to card types starting from the Platinum class.</i>
8.	Other terms	According to Information bulletin of "Visa Gold" payment card.
3. ROCKET LINE		
9.	Rocket line limit	Up to 10 000 000 AMD Based on transactions made using a payment card, subject to the bank's terms and conditions. According to information bulletin of ROCKET LINE loan ,

¹ A payment transaction is a payment made through POS/vPOS terminals, except for payments for telecommunication services, utility services, electronic money, payments made on aswa.am website, payments made at state authorities (taxes, duties and other fees), QR payments, charitable donations, other services rendered by banks and other financial organizations, payments for bets.

4. REMOTE SERVICES		
10.	Online/Mobile banking	Free of charge
5. BANK ACCOUNTS		
11.	Saving accounts	+0.5% of the current interest rate
12.	Account opening and servicing	Free of charge
13.	Issuing references and statements	20% discount
14.	Other terms	According to information bulletin of "Tariffs of bank accounts, transfers, other services rendered by "ID Bank" CJSC.

GENERAL PROVISIONS

- The cards of the Bank are settlement cards and are provided for performing encashment, cash deposit and non-cash operations/transactions within the limits of the funds belonging to the owner of the card at the expense of funds available on the card account of the owner of the card and credit line/overdraft provided by the Bank.
- Commissions subject VAT taxation also include the VAT.
- The package can be extended if it meets the conditions set for Visa Gold payment cards.
- The package is provided based on the written consent of the client.
- In case of the client renounces the package, the services included in the package shall be rendered according to the tariffs applied in the Bank.
- For provision and servicing preferential terms stated in this information bulletin the Bank may perform regular inspections and in case of detection of cases of fraud as a result of inspection the Bank is entitled to unilaterally change the terms of provision and servicing of the product/service by publishing them on the Bank's official website 15 days before their entry into force.
- Disputes arising between the Bank and the client are regulated through negotiations between the parties. Disputes arising between the parties can be settled through the Financial System Mediator (in an order defined by the 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.
- 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.
- 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, as well as to provide information about the client who is a foreign tax resident, in accordance to the Common Reporting Standard (CRS) of the Organization for Economic Cooperation and Development (CRS) the bank may collect additional information in accordance with the procedure provided for by the RA Tax Code.
- The card is provided to the client within 5 banking days after submission of the card application to the Bank and signing the servicing agreement.
- Cards ordered online (also cards ordered in branches in specific cases at the discretion of the Bank) can be delivered on the territory of Yerevan at the client's preferred address in case if the funds required for the delivery service are available on the client's card account given the Bank has a defined tariff at the given moment.
- The envelope containing the PIN code of the card is provided to the client or the client will be required to insert the card into an ATM and chose "Activate card" in order to activate and use the card. After that a one-time card activation code will be sent to the mobile number of the client registered in the Bank after input of which in the ATM the client will be required to create a PIN code by entering a four-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. It is not recommended to save the PIN code together with the card. The activation can be performed both through the Bank's ATMs and in all those ATMs on the RA territory which provide such opportunity.

13. The card is being activated by the Bank within 1 (one) business day after receipt of the Card and the PIN code by the cardholder. Cards ordered online can be activated by the client through IDBanking online system or Idram application.
14. Transactions with the card can be performed both in the card account currency and a currency other than that of the card account at the exchange rate defined by the Bank for the given transaction on the given day.
15. The Bank is not liable for losses incurred as a result of exchange rate differences while converting of the transaction amount to the card account currency.
16. Account owner's rights to dispose of the bank account and funds therein can be restricted by a court decision based on requests submitted by judicial acts compulsory enforcement authorities or tax authorities.
17. 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.
18. 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.
19. 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.
20. 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.
21. In case of loss of the card, the client must notify via telephone or other possible means of communication as soon as possible:

- **The "Armenian Card" CJSC Processing Center by dialing (010) 592222 24-hour telephone number or**
- **call the Contact Centre of the Bank by dialing (010) 59 33 33 24-hour telephone number or**
- **visit any branch of the Bank with an identification document**

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 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 5 banking days. For details, see the "Payment Card Service Rules" at the following link: [Rules](#).

22. The servicing bank may apply additional commissions while performing cash withdrawal from ATMs and POS terminals of other banks.
23. The servicing bank may charge additional commission while performing card to card transfers from ATMs of other banks.
24. The 3D Secure information security system is applied while performing operations through the cards issued by the Bank in the virtual environment. While performing operations through the card one should pay attention to the identifiers approved by payment systems (Verified by Visa in case of Visa, Mastercard SecureCode in case of Mastercard). In case of failure to receive the 3D Secure security code and, as a result, failure of the transaction, caused by technical reasons and any reasons not conditioned by the Bank's activity, the Bank shall not bear any responsibility.
25. 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.
26. Remote servicing by the Bank is provided through the IDBanking.am online system. The order and tariffs on rendering remote services are presented in "Public terms on rendering remote banking services".
27. The list of documents necessary for receiving a payment card:
 - ✓ Application for receiving a payment card
 - ✓ Identity document
 - ✓ Public services number or reference on not having a PSN
28. Other provisions on card usage, maintenance, ensuring security and appealing against card transactions which have not been defined in this information bulletin, are defined in the "Payment Card Service 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).
29. The Bank is obliged to provide the client with the Rules while concluding an agreement with the latter.
30. 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".

Remuneration of bank deposits of physical entities is guaranteed by “Deposit guarantee fund of Armenia” in the deposit amounts subject to remuneration, 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 AMD and 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	16 million AMD	7 million AMD	16 million AMD (only the deposit in ADM is guaranteed)	7 million AMD (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 difference between five million AMD and the bank deposit in AMD subject to reimbursement)

ATTENTION! THE BANK IS CONTROLLED BY THE RA CENTRAL BANK