

Approved by Resolution N 254-L  
of the Management Board of "IDBank" CJSC dated June 25, 2021

Applied starting from June 29, 2021

## INFORMATION BULLETIN On rendering investment services

The terms mentioned in the bulletin may 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.

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"IDBank" CJSC (hereinafter referred to as Bank) renders investment services to physical and legal entities by defining the name, type of investment service, as well as the tariffs of implementation of operations with securities and rendering investment services, the amount of commission fees, costs and other fees, other possible additional charges for receiving the rendered services, which are presented below.

### TARIFFS OF IMPLEMENTATION OF OPERATIONS WITH SECURITIES

1.1 OPENING AND SERVICING OF DEPO SECURITIES ACCOUNT	
Opening of depo (securities) account	AMD 1,000
Opening of depo (securities) accounts for clients with bonds issued by the Bank	Free of charge
Servicing of depo (securities) account	AMD 5000 annually
Servicing of depo (securities) accounts for clients with bonds issued by the Bank	Free of charge

1.2 IMPLEMENTATION OF TRADING OPERATIONS WITH RA STATE AND CORPORATE BONDS*	
Purchase of RA State Bonds from primary placement auctions at the instruction of the investor	0.04 % of the transaction amount, minimum AMD 4000
Sale of RA State Bonds at repo auctions at the instruction of the investor	0.04 % of the transaction amount, minimum AMD 4000
Purchase and sale of RA State Bonds at Armenian stock	0.04 % of the transaction amount, minimum AMD 4000

exchange at the instruction of the investor	
Purchase and sale of RA Corporate Bonds at Armenian stock exchange at the instruction of the investor	0.05 % of the transaction amount, minimum AMD 5000
Implementation of sales operations at the instruction of physical and legal entity clients with the bonds issued by the Bank	Free of charge

*\*Financial non-banking organizations — contractual*

*\*Except for exceptions defined by "Central Depository of Armenia" OJSC*

1.3 INTRA-CUSTODIAN AND INTER-CUSTODIAN TRANSFER WITH RA STATE BONDS	
Crediting securities to client's depository account	Free of charge
Intra-custodian transfers	Free of charge
Inter-custodian transfers	AMD 1,000
Transfer of securities as a result of brokerage transaction concluded with the Bank	Free of charge

1.4 RA STATE BONDS BANNING, RELEASE FROM BAN, PLEDGE, RELEASE FROM PLEDGE	
Bonds banning, release from ban, pledge, release from pledge	AMD 1,000
As a result of brokerage transaction concluded with the Bank	Free of charge
Receipt, calculation, crediting to client's account of income received from securities	Free of charge
Provision of statements and references at the request of clients regardless of the statute of limitation of implementation of the transaction	AMD 500

*Rendering of custodian services with non-state securities is implemented through the mediation of the Bank according to the Rules on tariffs of registry and custodian services rendered by the Central Depository of Armenia at the following [link](#)*

1.5 IMPLEMENTATION OF TRADING OPERATIONS WITH FOREIGN BONDS	
Implementation of securities trading operations at stock exchanges at the instruction of the investor	<p><i>From daily turnover:</i></p> <ul style="list-style-type: none"> <li>• Up to AMD 10,000,000 - 0.08%</li> <li>• From AMD 10,000,000 to AMD 80,000,000 - 0.06%</li> <li>• From AMD 80,000,000 to AMD 200,000,000 - 0.05%</li> </ul>

	<ul style="list-style-type: none"> <li>From AMD 200,000,000 and over - 0.03 %</li> </ul>
<b>Implementation of securities trading operations OTC at the instruction of the investor</b>	0,2% of the transaction volume plus commissions of intermediary company
<b>Trading systems, exchanges, brokerage companies – crediting/withdrawal of funds</b>	Expenses of trading systems, exchanges, brokerage companies, intermediary banks and taxes plus 50% of the mentioned funds.
<b>Implementation of other operations</b>	Expenses and taxes of intermediary organizations (trading systems, exchanges, depositories, custodies, registrars, brokerage companies) plus 50% of the mentioned funds.

- The commission fees are charged from the Client's account while implementing the financial transaction without additional instruction of the Client.
- The commission fees calculated in a foreign currency are charged in AMD at the sale exchange rate applied by the Bank at the moment of implementing the transaction.
- Tariffs for non-resident clients are defined on a contractual basis.

#### THE ORDER AND TERMS OF COMMUNICATION WITH CLIENTS

The Bank and the Client agree and secure in a contract on rendering brokerage services with financial instruments (hereinafter referred to as Contract) the means of mutual communication, information or the material	FORM OF TRANSFER (any of the mentioned)	FREQUENCY
Brokerage account or separate sub-account statement	<ul style="list-style-type: none"> <li>• in person</li> <li>• by e-mail</li> </ul>	At the request of the Client
Transaction statement	<ul style="list-style-type: none"> <li>• in person</li> <li>• by e-mail</li> </ul>	At the request of the Client
Cash flow statement	<ul style="list-style-type: none"> <li>• in person</li> <li>• by e-mail</li> </ul>	At the request of the Client
Information on the tariffs and terms of implementation of transactions	<ul style="list-style-type: none"> <li>• by phone</li> <li>• in person</li> <li>• by post</li> <li>• by e-mail</li> <li>• website</li> </ul>	According to terms defined by the Bank
Corrections, clarifications	<ul style="list-style-type: none"> <li>• in person</li> <li>• by e-mail</li> </ul>	As per occurrence of errors and inaccuracies
Other information	<ul style="list-style-type: none"> <li>• in person</li> <li>• by e-mail</li> </ul>	According to cases provided by the Bank

The Client addresses to the Bank the inquiries on the terms of transactions, instruction on their implementation, as well as approvals for implementation of the transactions:

- By visiting the Bank and filling on the application in implementation of the transaction
- By e-mail
- Over the phone

### **Ensuring funds by Clients**

The Clients must ensure the availability of corresponding funds on their accounts before completion of the transaction.

### **Contract terms**

The contract is concluded for an indefinite term. The Contract can be terminated upon mutual agreement of the parties. In case of termination of the Contract the Client's funds are returned upon the instruction of the Client.

### **Types of securities in which Client's funds can be invested:**

The transactions are implemented through the main and derivative financial instruments presented below:

- Shares
- bonds, bills
- securities secured by mortgage agreements and similar derivative securities, shares, stakes and similar derivative securities
- securities of investment funds and similar derivative securities
- state and community bonds
- currency agreements and similar derivative securities
- other instruments

### **Places of conclusion of transactions**

The places of conclusion of transactions (regulated markets) are defined in the list on "Tariffs of implementation of transactions with securities"

*The transactions are concluded exceptionally in the Head Office.*

The brief description of possible risks of rendering investment services as well as the procedure of acceptance and performance of orders and instructions of implementation of transactions from clients can be found in the "Process of implementation of operations with securities" which is available on the website of the Bank at [www.idbank.am](http://www.idbank.am) or the following [link](#).

### **Policy on prevention of conflict of interests**

The Bank ensures the actions related to conflict of interests, the process of acceptance and performance of orders on implementation of transactions from clients, according to the "Process on implementation of operations with securities", which is available on the website of the Bank at [www.idbank.am](http://www.idbank.am) or at the following [link](#).

### **The list of required documents:**

#### **For physical entities:**

- to open (reopen) an account, except for cases of reopening of testator's account, a physical entity Account holder or his/her authorized person must submit the following documents to the Bank:
- Identity document of the Account holder,
- The document certifying the public services number (social card) of the RA resident Account holder or the copy of the reference on absence of the latter in case of not having a public services

number, copy of the document certifying other equivalent number unambiguously identifying the person in case of non-resident Account holders (if any),

- The original or copy of the document certifying the authorities defined by RA legislation in case of an authorized person and the copy of the identity document of the authorized person.
- 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.
- 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.

#### For legal entities:

- Charter
- The signature sample and round seal stamp card (filled in at the premises of the Bank)
- Copy of the document certifying the state registration of the Account holder,
- Document certifying taxpayer’s registration number or other equivalent number (for non-resident Account holders) (if any),
- Document certifying the fact of appointment to a corresponding position of persons authorized to act on behalf of the legal entity without a power of attorney,
- Copy of the identity document of the person acting on behalf of the legal entity (passport or identity card (ID CARD) confirming the identity of the entity),
- Original of the document certifying the authorities in case of a person acting based on the power of attorney.
- 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.
- 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.

#### Attention

- Investments in securities are not guaranteed by the means of deposit guarantee fund except for investments in bonds issued by the bank, besides, the Bank is the tax agent in terms of physical entities and performs the tax payments defined by RA legislation.
- In case of performing transactions meeting the conditions stated in the order the risk related to investment in securities shall be borne by the Client.
- The Bank will not compensate the Client’s damages unless the latter have been caused as a result unscrupulous behavior of the Bank.

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