Appendix 4
Approved by resolution of the
Management Board of "IDBank" CJSC
N 180-L as of May 15 2025
Applied starting from June 02, 2025

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 action 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 for detailed information (paying attention to 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.

DEBIT PAYMENT CARDS
INFORMATION BULLETIN

	Card type	Visa Gold	Visa Signature	Visa Infinite
1.	Card currency	AMD, EUR, USD, RUB		
2.	Card issuance within 2-5 business days[1]	free		
3.	Card validity term	5 years		
4.	Urgent card issuance (within 1 business day)[2]	AMD 5,000		
5.	Annual card account service fee[3]	AMD 8,000 - Applicable to cards issued and reissued/changed before 01/06/2025.	AMD 69,900	AMD 99,900
6.	Annual card account service fee[3]	AMD 700 - Applicable to cards issued and reissued/changed before 01/06/2025. According to IDrocket package – for cards issued and reissued/changed after 01/06/2025	AMD 6,000	AMD 10,000

[1] 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.
[2]Urgent card provision is performed only in Vardanants branch of the Bank located at 13 Vardanants St., Yerevan, RA, tel.: +37410 593333 , +37460 273333.

[3]The card service fee is charged from the card account, based on the exchange rate set by the Central Bank for the given day. Moreover, at the moment of card order the client may select between annual and monthly commission fee payment options at his/her discretion.
20% discount is applied to the first year of account service commission fee of the cards that have been ordered online in case if the cards have been ordered with annual service fee. In case of ordering a foreign currency card by a non-resident individual of the Republic of Armenia, at least one current account is opened in parallel with the currency specified by the customer.

	Card type		Visa Gold	Visa Signature	Visa Infinite
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[4]		
8.	Card account minimum balance		Not specified		
9.	Interest rate calculated against positive balance of card account	Annual simple interest rate	0 %	0%	
		Annual percentage yield	0%	0%	
10.	Interest rate accrued on the positive balance of the card account for non-resident customers of the Republic of Armenia	Annual simple interest rate	0%		
		Annual interest yield	0%		
11.	Change/reissue of card in case if the card or the PIN code is damaged, invalid, lost/stolen (during the validity period of the card)		AMD 2,000	AMD 24,900	AMD 49,900
12.	Card re-issuance before the expiration date		free[5]		

[4]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.

[5]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.

	Card type	Visa Gold	Visa Signature	Visa Infinite
13.	Card blocking	free		
14.	Card unblocking	free		
15.	Input of card in the international STOP list (for 7 days in one region)	AMD 10,000		
16.	For statements prescribed by RA legislation (provided at least once every 30 days)[6]	free		
17.	Provision of an additional monthly card account statement in the Bank or e-mail	AMD 1,000		
18.	Fee for each SMS[7]	AMD 20	free	
19.	Fee for each PUSH notification	free		
20.	Provision of an attached card	free		
21.	Annual service fee for the attached card	AMD 2,900	AMD 24,900	AMD 49,900
22.	Replenishment of card account	according to the tariffs set by the Bank for the given day		
23.	Cash withdrawal fee (from the Bank's ATMs)	0% in case of withdrawals from the ATMs of the bank and ArCa system member banks amounting to up to AMD 500,000 (equivalent amount in a foreign currency[8]) during the calendar month 1% in case of withdrawals from the ATMs of the bank and ArCa system member banks exceeding AMD 500,000 (equivalent amount in a foreign currency[9]) during the calendar month	0% in case of withdrawals amounting to up to AMD 2,500,000 (equivalent amount in a foreign currency[9]) during the calendar month 1% in case of withdrawals exceeding AMD 2,500,000 (equivalent amount in a foreign currency[9]) during the calendar month	0% in case of withdrawals amounting to up to AMD 5,000,000 (equivalent amount in a foreign currency[9]) during the calendar month 1% in case of withdrawals exceeding AMD 5,000,000 (equivalent amount in a foreign currency[9]) during the calendar month
24.	Cash withdrawal fee from the Bank's cash withdrawal points (POS terminals)	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 from the ATMs of the bank and ArCa system member banks amounting to up to	0% in case of withdrawals amounting to up to AMD 2,500,000 (equivalent amount	0% in case of withdrawals amounting to up to AMD 5,000,000 (equivalent

[6] Provision of the statement within and outside the territory of the Republic of Armenia is carried out in the manner defined by the agreements concluded between the Client and the Bank.

[7] The service is available for transactions amounting to AMD 500/USD 1/EUR 1/RUB 100 and over. This tariff enters into force from 15.03.2022. 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.

[8] In case of foreign currency cards, the exchange rate of the transaction settlement day is taken as a basis.

	Card type		Visa Gold	Visa Signature	Visa Infinite
			AMD 500,000 (equivalent amount in a foreign currency[9]) during the calendar month 1% in case of withdrawals from the ATMs of the bank and ArCa system member banks exceeding AMD 500,000 (equivalent amount in a foreign currency[8]) during the calendar month	in a foreign currency[9]) during the calendar month 1% in case of withdrawals exceeding AMD 2,500,000 (equivalent amount in a foreign currency[8]) during the calendar month	amount in a foreign currency[9]) during the calendar month 1% in case of withdrawals exceeding AMD 5,000,000 (equivalent amount in a foreign currency[8]) during the calendar month
27.	Commission fee for cash withdrawal from other ArCa system member-banks' cash withdrawal points (POS terminals)		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	0.5%		
		In case of transfers via IDBanking.am and Idram platforms from card accounts of synchronized cardholders of the Bank to ArCa system members' cards	0.5%		
		In case of transfers via IDBanking.am and Idram platforms from card accounts of synchronized 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, USD/EUR 10,000 RUB 500,000		
33.	Daily cash withdrawal limit for customers non-residents of the Republic of Armenia		AMD 1,000,000, USD/EUR 3,000 RUB 150,000		
34.	Daily limit for cash withdrawal transactions		10		
35.	Commission fee for temporary or permanent change of the limits		AMD 1,000 according to the internal decision of the Bank		

	Card type	Visa Gold	Visa Signature	Visa Infinite
36.	Card account closure and return of the card	free		
37.	**Cashback** from purchases [9]	0%	0.5%	
38.	**idcoin from purchases** [10]	According to the published terms of the bank's currently active campaigns.	0.5%	
39.	**Privilege Banking** service	-	included	included
40.	**Private Banking** service	-	-	included
41.	Travel insurance [11]	-	free	free
42.	Free Visa Lounge Key program [12]	-	4 entries	6 entries
43.	Other additional privileges and terms of a card of Visa Premium class	https://www.visa.com.ru/pay-with-visa/cards/premium/premium.html		

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 another 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.

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[9] 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, other services provided by Banks and other financial institutions.

The cashback for transactions performed during the given month is calculated and paid before the 5th day of the following month. Moreover, the actual cashback subject to payment is transferred to the Cardholder after charging the taxes provided by RA legislation. Cashback is paid if the amount of one payment is AMD 5,000 (inclusive) and more.

[10] 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 10 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 5th 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.

[11] Availability of the service is determined by the Visa payment system.

[12] The number of free entries is defined according to the terms of Visa system applicable at the moment.

8. Disputed arising between the Bank and the Client are settled through negotiations between the parties. Disputes between the parties may be settled though 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.
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, 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.*
11. To activate SMS and e-mail address one has to visit any of the branches of the Bank (with an identification document) and fill in the corresponding application form.
12. The card is provided to the client within 2-5 banking days after submission of the application for card to the Bank and signing the service agreement.
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. In case of non-resident customers of the Republic of Armenia who have passed remote identification, it is possible to deliver the card and PIN code envelope outside the territory of the Republic of Armenia, charging the current tariff set by the delivery service provider.
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.
16. Transactions with the card can be performed both in the card account currency and in another currency at the exchange rate 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. All commission fees are charged in AMD. Commissions defined for foreign currency cards are charged at the sale exchange rate defined by the Bank for the day of the given transaction.
19. 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.
20. 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.
21. 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.
22. **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.**
23. 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.
24. 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.
25. 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. The balance available on the card account is subject to return to the client; according to the conditions specified in the application. The Card shall be returned to the Bank
26. **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. 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%
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 x 4%: 365 x 364 = AMD 3989.04
Income tax amount: 3989.04 x 10% = AMD 398.90
Income received by the cardholder: AMD 3590.14

28. Provision of an attached card:
    - The Cardholder (main cardholder) can receive additional card(s) attached to his/her card (main card) from the Bank both for himself/herself and for a third party.
    - The attached card may differ from the main cart type but must be either equal or lower than the main card class.
    - Transactions performed through the attached card are registered and reflected in the main card's card account.
    - By submitting a written application to the Bank, the main cardholder can set daily limits of cash withdrawal from the attached card, daily limits for the number of transactions and cash withdrawal transactions.
    - The liabilities arising as a result of all transactions performed through the main and attached cards are considered to be liabilities of the main cardholder towards the Bank.
    - Re-issuance of the attached card can be performed based on the consent of the Main cardholder and the holder of the attached card.
    - Additional cardholder(s) undertake(s) to inform the Bank about the death, disability, insolvency or bankruptcy of the Main cardholder and shall not use the card if such information is available.
29. Additional commission fees may be applied by servicing banks in case of cash withdrawal from other banks' ATMs and POS terminals.
30. While making card to card transfers from other banks' ATMs additional commission may be charged by the servicing bank.
31. 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 in case of Visa). 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.
32. 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.
33. 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".
34. The list of documents required for receiving a payment card:
    - ✓ Identity document
    - ✓ Public services number or reference on absence of PSN
35. 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).
36. The Bank is obliged to provide the client with the Rules while concluding an agreement with the latter.
37. 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".
38. 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)

Additional conditions for VISA Signature and VISA Infinite cards

1. Free international concierge service, which includes 24/7 information provision, ticket booking, and other services through personal assistant.
2. Speed Pass service, from the airplane to the car and vice versa, entry visa related assistance upon arrival, etc.
3. Lounge Key program – opportunity of business lounge entrance in all airports.
4. Up to USD 500.000 (five hundred thousand) insurance for the Signature cardholder and 1.000.000 (one million) for the Infinite cardholder family members (spouse, children, up to 5 members) travelling with the cardholder, if 50% and more of travel fees are paid with the card. Insurance includes medical indemnity, baggage loss, flight delay, accidents, etc.
5. Insurance services which include purchase insurance (loss, damage of purchased goods), extended guarantee (24 month guarantee in addition to the original manufacturer’s guarantee for an item purchased).
6. Special discounts and offers worldwide.
7. Up to 12% discount for the bookings on agoda.com website (www.agoda.com/visacemea)
8. Privileged conditions for booking with VISA Luxury Hotels Collections package (www.visaluxuryhotels.com)
9. Up to 35% discount for car booking on Avis.com website (www.avisworld.com/visa)
10. Global Customer Assistance individual service: immediate card blocking, card replacement, cash disbursement in special situations.
11. Information on other benefits of Premium class Visa card are available: https://cis.visa.com/visa-in-armenia/visa-privileges.html

ATTENTION! THE BANK IS CONTROLLED BY THE RA CENTRAL BANK