


Approved by order N -L of the Chairman of the Management Board
of "IDBank" CJSC dated 2022

**RULES OF REGISTRATION AND USE OF CARDS ISSUED BY "IDBANK" CJSC IN ELECTRONIC
PAYMENT WALLETS**

Responsible subdivision	Digital banking directorate
Effective date	
Scope	All the subdivisions of the Bank
Other provisions	
Related documents	RA law on "Protection of personal data", RA law on "Bank secrecy"

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1. This document defines the rules of registration and use of cards issued by "IDBank" CJSC /hereinafter referred to as Bank/ in electronic payment wallets.

2. By adding the card to the electronic payment wallet the Bank's cardholder /hereinafter also referred to as Cardholder/ simultaneously agrees to the following terms of the Bank:

1) REGISTRATION OF THE BANK'S CARD BY THE CARDHOLDER

a) The Cardholder has the opportunity to register his/her card acceptable in the e-payment system in the e-payment wallet in accordance with the conditions of card registration in the given wallet.

b) After registering the card in the e-payment wallet, the Cardholder can make card payments in other points of sale and service serving the wallet.

2) THE CARD BEING ACCEPTABLE BY THE BANK

a) The Bank decides whether the card is acceptable for registration in the e-wallet or not.

b) The Bank has the right to unilaterally reject the registration of the card if the card is blocked, there are suspicions of counterfeiting and other cases.

3) PERMANENCE OF CARD TARIFFS

a) In case of transactions made with electronic payment wallet, the same tariffs apply as provided for by the contract for the given type of card concluded with the Cardholder, the information bulletin published by the Bank and the tariffs the terms of service set for the given card.

b) The Bank does not set additional tariffs for transactions made with e-wallet.

c) The wallet is an additional opportunity to make payments with the Bank card.

4) INDEMNITY AGAINST LIABILITY OF THE BANK

a) The Bank is not responsible for any issues related to the provision of e-payment wallet service, operation, transactions since this service is not provided by the Bank.


b) The Bank only ensures the secure transfer of card data to the provider of the wallet service and allows the use of the Card in the wallet.

5) SCOPE OF CARDHOLDER'S LIABILITY

a) The cardholder is liable for registering his/ her card in the payment wallet, maintaining the confidentiality of payments made with the registered card, as well as such data that allow unblocking of the equipment containing the payment wallet.

b) Any third party who possesses the Cardholder's device unlock password or has the ability to unlock the device with his/her biometric data can make payments with the Cardholder's card.



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c) The Cardholder must immediately inform the Bank of the need to block the card registered in the payment wallet, if he/she has lost the equipment and/or the data on its use have become available or may become available to a third party.

6) DISPUTES

a) E-wallet related issues, disputes or complaints are resolved by the wallet provider.

b) If the Cardholder's issue, dispute or complaint relates to the card issued by the Bank, it is necessary to contact the Bank through the following means of communication:

+374 60 27 33 33, +374 12 33 33 33 phones numbers,

info@idbank.am, support@idbank.am e-mail address or

by sending a letter through www.idbank.am website.

