

The terms mentioned in the bulletin can have be amended.

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INFORMATION BULLETIN

1. TRANSFERS WITHIN AND OUTSIDE THE RA TERRITORY ¹	
NAME OF SERVICE PROVIDED	TARIFF AMD
1.1	Transfers on the RA territory through bank account
2.1.2	Transfers (through IDBank system) between the clients of "ID Bank" CJSC in AMD and other currency Free of charge
2.1.3	Transfers to other Banks of RA in AMD Free of charge
2.1.4	Urgent transfers in AMD on the RA territory through bank account to other banks ¹ 0.1%, Minimum 500, maximum 10,000
2.1.5	Transfers to other banks of RA in USD and Euro ²
2.1.5.1	In case of submitting the payment order on paper 0.12%, minimum 2,000, maximum 20,000

¹ "Urgent" transfers in AMD to other banks of RA are executed on the same banking day only in case of submission of the order before 15:45 of the same banking day in case of collection of all the corresponding commission fees.

² Transfers made to other banks of RA through foreign intermediary banks and transfers in other currency are made according to the point 2.3.

2.1.5.2	In case of submitting the payment order via Bank-Client/IDBANKING system	0.1%, minimum 1,500, maximum 20,000
1.2	Transfers in AMD on the RA territory without a bank account	
1.2.1	Up to 100 thousand AMD	
1.2.1.1	In case of transfers in favor of legal entities and PEs	250
1.2.1.2	In case of transfers in favor of physical entities	100
1.2.2	100 thousand AMD and over	
1.2.2.1	In case of transfers in favor of legal entities and PEs	500
1.2.2.2	In case of transfers in favor of physical entities	200
1.3	Transfers in foreign currency³	
1.3.1	Transfers through bank account	
2.3.1.1	USD, Euro⁴	
2.3.1.1.1	OUR variant: <i>The transaction costs are borne by the client making the transfer</i>	0.15%, Minimum 7,000, maximum 50,000
2.3.1.2	OUR variant for non-resident physical entities <i>The transaction costs are borne by the client making the transfer</i>	0.3% minimum 30.000
2.3.1.1.3	Guaranteed OUR variant: <i>In case of selecting this variant, the beneficiary will receive the whole amount</i>	

³ According to the bulleting available in the Bank, the latter can select the route /intermediary bank/ of transfer of monetary funds on its own without the preliminary consent of the client in case if the complete transfer route /intermediary bank/ is not mentioned in the payment order submitted by the client.

⁴ In case of transfers in RUB and some other currencies the transfer order must contain the coding (if any) required by the legislation of the given country. The Bank can terminate or reject the transfer in case of failure to submit sufficient required information/documents related to the transaction based on the requirements of the correspondent bank, in cases prescribed by RA legislation and internal legal acts of the Bank.

	a. In case of USD – in addition to paragraph 2.3.1.1 the following charges apply:	12,000
	b. up to 12,500 EUR inclusive	12,000
	b. over 12,500 EUR	0.15%, Minimum 14,000, maximum 50,000
2.3.1.1.4	BEN/SHA variant <i>Transaction costs of third banks are charged from the money transferred</i>	5,000
2.3.1.2	Rubles, Lari¹⁰	
2.3.1.2.1	<i>Performed only with OUR variant, moreover, the beneficiary will receive the whole amount</i>	0.1%, Minimum 3,000, maximum 30,000
2.3.1.2.2	OUR variant for non-resident physical entities <i>moreover, the money will reach the beneficiary in full</i>	0.3% minimum 30.000
2.3.1.3	In other currencies acceptable for the Bank¹⁰	
2.3.1.3.1	OUR variant <i>The transaction costs are borne by the client making the transfer</i>	0.15%, Minimum 14,000, maximum 60,000
2.3.1.3.2	OUR variant for non-resident physical entities <i>The transaction costs are borne by the client making the transfer</i>	0.3% minimum 30.000
1.3.2	Transfers in foreign currency without account are performed by the Bank exclusively in Rubles according to paragraph 2.3.1.2	

1.4	Execution of the order on recalling the payment order or changing payment requisites according to the client's application, making inquiries⁵		
1.4.1	In AMD		1,000
1.4.2	In rubles, lari		10,000
1.4.3	In other currency		
1.4.3.1	In case of up to 1-year old payment orders		30,000
1.4.3.2	In case of payment orders more than 1 year old		125,000
1.5	Return of transfer by the correspondent bank as a result of submission of incomplete or incorrect details by the client¹¹		
1.5.1	In AMD		Free of charge
1.5.2	In rubles, lari		10,000
1.5.3	In other currency		20,000
1.6	Provision of copies of SWIFT messages		3,000
1.7	Return of unclear amounts received in foreign currency according to internal acts or at the request of the transferring bank		
1.7.1	In rubles		Free of charge
1.7.2	In other currency ⁶		
1.7.2.1	Up to 500 USD or equivalent in other currency		5,000
1.7.2.2	500 USD and over or equivalent in other currency		15,000

¹¹The following schedule is defined for acceptance and execution of payment orders except for paragraph 2.1.2:

	Acceptance and execution of payment orders			
	Acceptance	Execution	Acceptance	Execution
AMD	Before 15:30	Same banking day	After 15:30	Next banking day

⁵ Tariffs of services included in these sections include the commission fee of the Bank's correspondent banks. In case of insufficient result of the execution of the order for reasons beyond the control of the Bank the paid commission fee amount is not subject to refund.

⁶ Charged from the returnable amount in the equivalent currency.

USD, EUR, RUB	Before 16:00	Same banking day	After 16:00	Next banking day ⁷	
Other currency	Within 3 banking days				

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK

⁷ In case of transfers of up to 50,000 USD and 50,000 EUR, the execution day of which is a non-working day in the country of the correspondent bank, the transfer value date will be shifted to the next banking day, and in case of transfers over 50,000 USD, 50,000 EUR or in RUB the transfer will be made on the next banking day.