

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 summary. If you are looking through the summary 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 summary), apply to any branch of the Bank or contact the Bank's Call center: 010 593333 or 060 273333.

SERVICE PACKAGE				
1. SERVICE TARIFFS				
1.	Type of package	SHOPPING MIX	SHOPPING MAX	SHOPPING PRO
2.	Package connection fee (one-time)	10 000 AMD	20 000 AMD	25 000 AMD
3.	Monthly package service fee	5 000 AMD	7 000 AMD	12 500 AMD
2. ROCKET LINE				
4.	Limit	500 000 AMD	700 000 AMD	1 000 000 AMD
3. CARD ISSUANCE AND MAINTENANCE TERMS AND CONDITIONS				
5.	Annual service fee for Visa Signature card account in AMD	-	-	Free
6.	Annual service fee for Visa Gold, MasterCard Gold card account in AMD	Free	Free	According to the tariffs applicable by the Bank
7.	Annual service fee for other card account in foreign currency (except for Visa Infinite and Visa Signature cards)	1 foreign currency card with a 50% discount on the annual service fee of the relevant card type valid in the Bank for the first year	2 foreign currency card with a 50% discount on the annual service fee of the relevant card type valid in the Bank for the first year	3 foreign currency card with a 50% discount on the annual service fee of the relevant card type valid in the Bank for the first year
8.	Other terms and conditions	Depending on the type of card, the relevant information summaries of the Bank		
4. ACCOUNTS				
9.	Opening and maintenance of current account	Free	Free	Free
10.	Opening and maintenance of savings account	Free	Free	Free

11.	Annual nominal standard interest rate	AMD 1,5%	AMD 1,5%	AMD 1,5%
12.	Annual nominal interest rate	According to the tariffs applicable by the Bank	AMD 5,25% In case of making contactless QR payments of AMD 150,000 and more per month through the "Idram&IDBank" mobile application or using Rocket line 0%, by selecting any payment card or account of the Bank as a source of payment	AMD 5,5% In case of making contactless QR payments of AMD 250,000 and more per month through the "Idram&IDBank" mobile application or using Rocket line 0%, by selecting any payment card or account of the Bank as a source of payment
5. DEPOSITS AND SECURITIES				
13.	"Safe" deposit	According to the tariffs applicable by the Bank	According to the tariffs applicable by the Bank	According to the tariffs applicable by the Bank
14.	Bonds	According to the tariffs applicable by the Bank	According to the tariffs applicable by the Bank	According to the tariffs applicable by the Bank
6. TRANSFERS AND OTHER CASH DESK OPERATIONS				
15.	Transfers in Armenian drams within the territory of the Republic of Armenia through a bank account	According to the tariffs applicable by the Bank	Free	Free
16.	Foreign currency transfers	According to the tariffs applicable by the Bank	According to the tariffs applicable by the Bank	According to the tariffs applicable by the Bank
17.	Depositing cash in AMD currency through the cash register	According to the tariffs applicable by the Bank	Free	Free
18.	Replenishment of card and other accounts through Idram terminals installed on the Bank's premises	Free	Free	Free
19.	Provision/withdrawal of cash amounts from the account	According to the tariffs applicable by the Bank	USD 1.5% EUR 1.5%	USD 1.5% EUR 1.5%
20.	Other terms and conditions	According to the tariffs applicable by the Bank		
7. REMOTE SERVICES				
21.	Online/Mobile banking	Free		
8. DEPOSIT BOX RENT				
22.	Small	20% discount for the term of up to 7 days	20% discount for the term of up to 14 days	50% discount for the term of up to 14 days
23.	Medium	20% discount for the term of up to 7 days	20% discount for the term of up to 14 days	50% discount for the term of up to 14 days
24.	Large	20% discount for the term of up to 7 days	20% discount for the term of up to 14 days	50% discount for the term of up to 14 days
25.	Other terms and conditions	According to the Deposit box rental terms and conditions applicable by the Bank		
9. INSURANCE				
26.	Travel insurance	20% discount for the term of up to 15 days	50% discount for the term of up to 15 days	Free for the term of up to 15 days

27.	Accident insurance	20% discount	50% discount	Free
10. STATE GOVERNMENT BODIES OFFICE FUNCTIONS				
28.	Functions	According to the <u>tariffs</u> applicable by the Bank	Free	Free
11. GOLD STANDARD BULLIONS				
29.	Sale	-	5% discount	5% discount
12. PROVIDING REFERENCES, STATEMENTS, POWERS OF ATTORNEY				
30.	Providing references and statements	20% discount	50% discount	Free
31.	Providing powers of attorney	According to the <u>tariffs</u> applicable by the Bank	Free	Free
13. MAINTENANCE				
32.	Concierge	-	-	Free
33.	Free Visa Lounge Key project	-	-	4 entries
34.	Private service in «Privilege Banking» halls	-	-	Free
35.	Personal manager service	-	-	Free
14. TERMS AND CONDITIONS FOR PROVISION OF THE PACKAGE				
36.	Requirements to the client	The package can be used only by natural persons who are customers of the Bank, upon internal decision and offer submitted by the Bank		

GENERAL PROVISIONS

1. The package is provided on the basis of the written consent of the client.
2. The client can use the services of the package as requested, except for the bank account, which is provided compulsorily.
3. In case where the client refuses from the package, the services included in the package are provided according to the tariffs applicable in the Bank.
4. Disputes arising between the parties can be settled in a court proceeding or by the Financial system mediator (in the order prescribed by the RA law on “Financial system mediator”), located at 0010, Yerevan, 15 M. Khorenatsi St, “Elite Plaza” business center, 7th floor, e-mail - info@fsm.am, telephone - (+37460) 70-11-11, fax -(+37410) 58-24-21. Moreover, if the property claim does not exceed 250 000 (two hundred fifty thousand) AMD or equivalent in foreign currency, the decisions of the Financial System Mediator cannot be challenged by the Bank.
5. For the purpose of proper study of the client as defined by RA law on “Anti money laundering and counter terrorism financing”, the Bank may require additional documents or information based on “Know Your Customer” principle.
6. 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.
7. The Client has the right to communicate with the Bank through a preferred means of communication: e-mail or 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.

8. 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](#).
9. The Bank provides remote service through the [IDBanking.am](#) online system. The procedure and conditions for the provision of the bank's remote services are given in the "Public conditions for the provision of remote banking services"

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK