

Information bulletin

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: 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.

Data to be provided by the initiator of money transfer	· ID document*
	· Transfer application in the form verified by the system
	· The name of the country and the city to where the money should be transferred
	· Amount and fee
	· Full name (name, last name, patronymic) of the beneficiary as given in the passport

*The Bank provides the receipt to the customer for each executed transfer

Data to be provided by the beneficiary of the money transfer **	ID document*
	Unique transfer code
	Name, last name of the sender,
	The amount and currency of transfer
	Receipt application in the form verified by the system

* The list of ID documents is specified by decision N 767 of the RA Government as of December 22, 1999

** The Bank can claim additional documents and information on the basis of "Know your Customer" principle for the purpose of due diligence to be conducted under the RA Law "On anti-money laundering and counter terrorism financing".

Transfer currency	USD and EUR
	Foreign currency exchange is available upon necessity at the rates applicable by the Bank as of the given date
Receipt currency	USD and EUR
	Foreign currency exchange is available upon necessity at the rates applicable by the Bank as of the given date
Transfer speed	5-10 minutes *

* The terms for transfers to certain countries depends on the destination of the transfer

Maximum amount per transfer	5000 USD/EUR*
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* A number of countries apply their own limits for transfer and receipt, according to the legislation of such countries.

Fees	Destination Country	Money transfer Amount	Customer Fee
		Russia, Ukraine, Georgia, Moldova, Belarus, Greece, Israel, Kazakhstan, Kyrgyzstan, Uzbekistan	0.01 - 200.00
200.01 - 5,000.00			0.90%

	Austria, Belgium, Bulgaria, Czech Rep., Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Romania, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom	0.01 - 200.00	4 USD/EUR
		200.01 – 5,000.00	2%
	Any other country	0.01 – 200.00	6 USD/EUR
		200.01 – 5,000.00	3%
<ul style="list-style-type: none"> · Transfers made through Ria Money Transfer payment system are on no address basis 			
<ul style="list-style-type: none"> · The beneficiary can receive the transfer at any service center of Ria Money Transfer system 			
<ul style="list-style-type: none"> · The fee is charged from the sender, in Armenian drams at the rate of the Central Bank of RA as of the given date 			
Geography	Transfers through Ria Money Transfer are available in CIS counties, near and far abroad		
Change of requisites of the transfer	<ul style="list-style-type: none"> · Requisites are changed on the day of submitting application on change of requisites on the basis of written application and ID document from the service center from which the transfer was affected; with no commission. 		
	<ul style="list-style-type: none"> · Change of requisites is executed in procedure established by the system. 		
	<ul style="list-style-type: none"> · Data of the beneficiary (name, last name, patronymic) can be changed only. 		
	<ul style="list-style-type: none"> · Only unpaid transfers can be changed. 		
	<ul style="list-style-type: none"> · Transfer can be cancelled on the day of application, without additional fees, on the basis of cancellation application and passport details, submitted by the sender 		

Cancelling the transfer	on the same day when the transfer was affected; both the transferred amount and the commission are subject to return.
	· Only unpaid transfers can be cancelled
Callback	· Calling back of the full amount is affected on the basis of calling back request submitted by the customer in written form within one banking day or later
	· return of the fee is affected by the system depending on the reason
	· Only unpaid transfers can be returned.
Expiration date of the transfer	21 days
Transfers through Ria Money Transfer system can be made from any branch of "ID Bank" CJSC	
Procedures (like reimbursement of loss), terms and the scope of responsibility applicable for delay to pay or transfer, non-fulfillment or partial fulfillment of payment obligations by the financial institution, as well as the terms for appealing payments and (or) transfers made by the consumer, the procedures applicable to appeal, and the manner and means of their application by the consumer are available: https://www.idbank.am/en/information/consumer-rights/contentfooter/handling-of-customer-complaints/	
https://www.idbank.am/en/payments/paymentsystems/ria/	

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK