

The terms mentioned in the bulletin can have be amended.

If you are reading the bulletin on the website of the Bank, please pay attention to the action date of the information bulletin. If you are reading the bulletin at the premises of the Bank or in a paper form, please visit the Bank's website at www.idbank.am for detailed information (paying attention at the action date of the information bulletin), apply to any branch of the Bank or call the Bank's Call center at 010 59 33 33 or 060 27 33 33.

INFORMATION BULLETIN

OF "SAFE DEPOSIT"¹

1. Annual interest rates of term deposit "SAFE" attracted from physical entities without the right to replenish:

Annual nominal interest rate (without the right to replenish)								
Interest payment frequency								
Currency	AMD		USD		EUR		RUB	
Deposit term	Monthly	At the end of term	Monthly	At the end of term	Monthly	At the end of term	Monthly	At the end of term
31-90 days	-	5.00%	-	0,25%	-	-	-	2.00%
91-180 days	5.50%	6.00%	0.25%	0.50%	-	0.25%	3.00%	3.50%
181-270 days	7.00%	7.50%	0.50%	1.00%	0.75%	1.00%	3.50%	4.00%
271-365 days	7.50%	8.00%	2.00%	2.50%	1.00%	1.25%	4.25%	4.75%
366-730 days	8.25%	8.75%	3.00%	3.50%	1.25%	1.50%	5.50%	6.00%
731-1096 days	8.50%	9.00%	3.25%	3.75%	1.50%	1.75%	-	-

¹In case of placement of a deposit online, interest rates higher than the defined interest rate for ruble deposits - 0.5 points in case of 366-730 days, by 0.3 points in case of AMD deposits and by 0.15 points in case of USD deposits are applied.

In case of opening deposit accounts by non-resident customers, the interest rate will be lower with 0.5% for USD deposits compared with the established interest rates. In case of opening deposit account with up to 365 days including the interest rate must be not less than 0.1%, and by 0.25% in case of opening deposit with more than 366 days. For term deposits in Euro the interest rate will be lower with 0.25%, but not less than 0.1% for all terms. For rubles deposits the interest rate will be lower with 0.5%.

2. Annual interest rates of term deposit “SAFE” attracted from physical entities **with the right to replenish**:

Annual nominal interest rate <i>(with the right to replenish)</i>								
Interest payment frequency								
Currency	AMD		USD		EUR		RUB	
Deposit term	Monthly	At the end of term	Monthly	At the end of term	Monthly	At the end of term	Monthly	At the end of term
91-180 days	5.00%	5.50%	-	0.25%	-	-	2.00%	2.50%
181-270 days	6.50%	7.00%	0.50%	1.00%	0.25%	0.50%	2.75%	3.25%
271-365 days	7.00%	7.50%	2.00%	2.50%	0.50%	0.75%	3.75%	4.25%
366-450 days	8.25%	8.75%	2.75%	3.25%	0.75%	1.00%	5.00%	5.50%

3. Annual interest rate and servicing terms and conditions for “Safe” deposits without the right to replenish attracted for 1,097 days and more, and for “Safe” deposit with the right to replenish attracted for more than 451 days and/or deposit exceeding AMD 100,000,000 (one hundred million), USD 200,000 (two hundred thousand) or EUR 200,000 (two hundred thousand) and attracted for 366 days and more and/or deposits exceeding RUB 12.000.000 (twelve million) are defined upon additional arrangement.
4. The amount of deposit with the right to replenish can be replenished without quantitative limitations and as a result of replenishment the deposit amount cannot exceed AMD 100,000,000 (one hundred million), USD 200,000 (two hundred thousand), EUR 200,000 (two hundred thousand), RUB 12,000,000 (twelve million). Interest on such amount replenished during the deposit term is accrued according to the interest rate defined by the deposit agreement, except for the last 90 days of the deposit when the interest is calculated at the demand deposit rate defined by the Bank at the given moment. The deposit amount may be replenished by both the Depositor and any other person willing to replenish the Depositor’s deposit amount unless otherwise stipulated by the deposit agreement. The increase of the deposit amount with the right of increase is envisaged only in the branches.
5. The maximum amount of an online deposit is set at 25,000,000 (twenty-five million) AMD or 50,000 (fifty thousand) US dollars or 50,000 (fifty thousand) Euros or 3,000,000 (three million) Russian rubles.
6. Minimum amount of the deposit opened in the branch is AMD 100.000 (one hundred thousand), or USD 200 (two hundred), or EUR 200 (two hundred), or RUB 12.000 (twelve thousand) which must be met in order to receive the interest in accordance with the table presented in paragraph 1 and 2 of this information bulletin.
7. The minimum deposit amount is set at 10,000 (ten thousand) AMD or 20 (twenty) USD or 20 (twenty) Euro or 1,000 (one thousand) Russian rubles, which must be met in order to receive the interest in accordance with the table presented in paragraph 1 and 2 of this information bulletin.
8. The Depositor may place a deposit for the benefit of a third party which acquires the right to manage the deposit from the moment of execution of the first transaction related to the deposit, submission of the first claim to the Bank based on such right, or submission of a written request for such transaction, and



the Depositor (the person who invested the deposit amount) will lose its right in respect to the deposit. This item does not apply to online deposits.

9. If the third party is an adult and capable physical entity for the benefit of whom the deposit agreement is being made without the knowledge of the latter, the depositor shall bear the responsibility for submission of identification documents (details thereof) of such third party with all the legal consequences thereof.
10. Funds received from third parties can also be deposited to the deposit account in the name of the depositor by providing the necessary information on the deposit account unless otherwise specified by the agreement.
11. Interest accrued on the deposit is paid on monthly basis or at the end of term according to the agreement.
12. The Depositor can be a physical entity holding a current, card, savings or special bank account with the Bank who has entered into or wants to enter into a Bank deposit agreement with the Bank.
13. The customer should not be included in the list of unwanted customers of the Bank².
14. Upon the request of the depositor the interest amount accrued on the deposit in foreign currency may be paid in the currency of the deposit, except for cases stipulated by RA Central Bank. In case of foreign currency deposits, unless the client requested receipt of interest amount in the given currency, such interest is paid in AMD at the foreign currency exchange rate of the given currency defined by the Bank at the moment of payment (in this case the Depositor must have any type of banking account in AMD in the Bank). This item does not apply to online deposits.
15. In case of early withdrawal of the deposit amount or part of it, the interest accrued from the date of accepting the deposit until the day preceding the withdrawal date is re-calculated and the interest on the amount to be returned is calculated at the rate of demand deposit defined for such currency applied by the Bank. The possibility of terminating the deposit agreement is provided only in the branches.
16. If the amount to be paid the Depositor exceeds the interest amount previously paid to the Depositor (transferred to the bank account or to the account of other liabilities), the difference is deducted from the returned deposit amount and in case if the amount of received interest is less than the amount to be paid to the Depositor, this difference is paid to the Depositor.
17. Interest defined by the agreement is calculated on the daily balance of the deposit unless otherwise stipulated by the agreement.
18. Interest accrued on the bank deposit amount is accumulated for the calendar days within the period from the day of acceptance of the Deposit until the day preceding the withdrawal of the deposit by the end of its term or withdrawal on other basis.
19. At the moment of signing the deposit agreement upon the request of the depositor the interest accrued on the deposit during the term of the deposit agreement may be added (capitalized) to the amount of the deposit at the frequency of payment of interest if provided by the agreement. In case of capitalization of interest, the balance of the deposit may exceed the maximum threshold provided for corresponding currencies as set out by this information bulletin.
20. If the last day of the deposit is a non-working day the deposit amount shall be returned to the Depositor on the following business day. Moreover, the same interest rate provided by the deposit agreement applies for this non-working day.

² The legal relations regarding the classification of the bank as an unwanted customer are regulated by the procedure ["On defining the criteria of classification of a client as unwanted and management of relations with them"](#).

21. If any of the branches of the Bank operates on this non-working day, nevertheless it is not considered a working day for the Bank.
22. Upon Depositor's request the term of the deposit agreement may be extended on the maturity day of the deposit under the terms set out by the information bulletin for the given deposit type applied by the Bank at the given moment (particularly at the maximum interest rate determined for such currency according to the term of extension of the agreement; in case of change of frequency of payment of interest when the frequency of such payment mentioned in the previous information bulletin is not specified in the new (current) information bulletin, the term of the agreement is extended for the next nearest longest frequency of payment of interests). This item does not apply to online deposits.
23. In case if the given deposit type no longer exists at the Bank at the end of term of the deposit agreement, even if the depositor has previously mentioned about right of automatic extension of the deposit agreement at the moment of signing the deposit agreement or has submitted a deposit agreement extension application beforehand, the deposit agreement shall be extended on the terms most corresponding to the terms of such deposit in the same currency and the maximum nominal interest rate determined by the Bank. If there is no such type of deposit in the Bank corresponding to the given term, the deposit agreement shall be extended on the terms of deposit in the same currency at the highest nominal interest rate with a term maximally close to the given deposit. Moreover, in case if there is no such type of deposit corresponding to the terms of the deposit agreement, the other terms of deposit agreement (closest to the terms of maturity, such as replenishment/reduction of the deposit amount and other terms) shall not be considered.
24. In case if the Depositor's identification document has been changed, the deposit agreement shall be extended on the basis of the new identification document.
25. At the moment of extension, the depositor may replenish /withdraw the amount of the deposit.
26. If the Depositor doesn't require return of the deposit after the term of the agreement, the deposit amount shall be transferred to the Depositor's account under the terms of demand deposit and interest on the given amount shall be calculated in accordance with the terms provided for demand deposit for the given currency at the Bank.
27. The Bank shall not have the right to unilaterally reduce the interest rates specified by the agreement unless otherwise stipulated by law.
28. The Bank has the right to unilaterally change the interest rates for the demand deposits and funds available on the banking account by publishing them on www.idbank.am official web site of the Bank 15 (fifteen) days before they become effective.
29. Return of deposits is guaranteed by 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 AMD and 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	16 million AMD	7 million AMD	16 million AMD (only the deposit in ADM is guaranteed)	7 million AMD (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 five million AMD and the bank deposit in AMD subject to reimbursement)

30. The Bank reserves the right of a tax agent to calculate and pay income tax (10%) from interest received against deposit as defined by law.
31. Disputes arising within the scopes of the deposit agreement are settled through negotiations between the parties, and in case of failure to reach such an agreement in the order defined by RA legislation.
32. The Depositor has the right to submit claims arising within the scopes of the deposit transactions to 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 (or, in case of an arbitration agreement between the Bank and the client, to the corresponding arbitration tribunal) or to the RA Central Bank.
33. The Bank is obliged to provide the depositor with a final response within 10 (ten) business days after receipt of complaint-claim. In case of disagreement with the Bank’s final written response or failure to receive any response from the Bank within 10 (ten) business days after receipt of the complaint–claim by the Bank, the depositor reserves the right to submit its claim to the Financial System Mediator within 6 months. Moreover, in case if the amount of the property claim does not exceed 500,000 (five hundred thousand) AMD or equivalent in foreign currency, the decisions of the financial system cannot be challenged by the Bank.
34. Remote servicing by the Bank is provided through the IDBanking online system. The order and tariffs on rendering remote servicing are presented in [“Public terms on remote banking services”](#).
35. **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.**
36. Deposit account statements are provided to the client at least one a month at a 30-day interval unless other term is defined by the agreement or by law.



37. Commission fee for cash withdrawal from bank accounts is defined in accordance with [“Tariffs of bank accounts, transfers and other services rendered by “IDBank” CJSC”](#).
38. The tariffs for provision of copies of deposit account statements and payment documents as well as other information are defined according to expiry dates of concluded transactions, in the amounts of tariffs for provision of current account statements (according to the [“Tariffs of bank accounts, transfers and other services rendered by “IDBank” CJSC”](#)).
39. ATTENTION – INTEREST ON FUNDS AVAILABLE ON THE YOUR 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](#).

The annual percentage yield of “Safe” deposit is available at the following link: [Annual percentage yield of “Safe” deposit](#), moreover, the annual yield (APY) of the deposit can change depending on the days of the deposit term. The calculation is performed according to the following formula:

$$A = \sum_{n=1}^N \frac{K_n}{(1 + APY)^{\frac{D_n}{365}}}$$

where:

APY is the annual percentage yield,

A is the initial deposit amount,

n is the serial number of cash flow against deposit,

N – the last number of cash flows against the deposit (including cash flow at the moment of opening the deposit) after which the deposit agreement term is considered to be expired.

K_n – flows of capitalized interest amounts at the moment of opening a deposit and/or deposit opened during the term of the deposit, as well as mandatory payments if any.

D_n – the number of days between the date of opening a deposit and each n-th deposit-related cash flow included. In case, if cash flows occur at the moment of opening a deposit, $D_1=0$.

40. Examples of annual percentage yield calculation:

Example 1. Deposit without the right to replenish.

Deposit opening date: 01.05.2019
Deposit amount: 100,000 AMD
Annual interest rate: 9.50%
Payment of interest amounts at the end of term (not counting the deposit payment day)
Deposit term: 1,096 days (01.05.2022)
Income tax: 10%
Calculated interest amount: $100,000 \times 9.50\% : 365 \times 1095 = \text{AMD } 28,500$
Total calculated interest amounts to AMD 28,500

Income tax amounts to $28,500 \times 10\% = \text{AMD } 2,850$
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Interest income received by the depositor amounts to AMD 25,650

Example 2. Deposit with the right to replenish:

Deposit opening date: 01.05.2019 (not counting the deposit opening day)

Deposit amount: 100,000 AMD

Deposit amount replenished by 50,000 AMD on 23.07.2019
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Annual interest rate: 8.75%

Payment of interest amounts at the end of term (not counting the deposit payment day)

Deposit term: 237 days (24.12.2019)

Income tax: 10%

Calculated interest amount:

$100,000 \times 8.75\% : 365 \times 2379 = \text{AMD } 5,681.5$

$50,000 \times 8.75\% : 365 \times 154 = \text{AMD } 1,846.9$

Total calculated interest amounts to AMD 7,527.4
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Income tax: $7,527.4 \times 10\% = \text{AMD } 752.7$

Interest income received by the depositor amounts to AMD 6,774.7
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41. The following documents must be submitted to the Bank to open a deposit:

✓ Identification document

42. *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.*

43. *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.*

44. Account Holder's rights to manage the bank account and funds therein can be limited by a court decision based on applications submitted by judicial acts compulsory enforcement authorities or tax authorities.

45. Confiscation of funds from the account without the Account Holder's instruction can be performed by a court decision based on applications submitted by judicial acts compulsory enforcement authorities or tax authorities.

ATTENTION! THE BANK IS CONTROLLED BY THE RA CENTRAL BANK

The terms mentioned in the bulletin can have be amended.

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INFORMATION BULLETIN OF "DEMAND" DEPOSIT

1. Define annual interest rates of demand deposit attracted from physical entities as follows:


Term	Simple annual interest rate			
	AMD	USD	EURO	RUB
On demand	0.01%	0.001%	0.001%	0.001%

2. Annual interest rate and servicing terms and conditions for deposits exceeding AMD 50,000,000 (fifty million), USD 100,000 (one hundred thousand), EUR 100,000 (one hundred thousand) RUB 8.500.000 (eight million and five hundred thousand) are defined upon additional agreement.
3. Minimum amount of the deposit is AMD 30.000 (thirty thousand) or equivalent in USD, EUR or RUB, which must be met in order to receive the interest mentioned in paragraph 1 of this bulletin.
4. During the term of the deposit agreement the depositor can replenish the deposit amount against which interests defined by the deposit agreement shall apply as well.
5. Interest accrued on the deposit is paid on monthly basis or at the end of term according to the agreement.
6. The Depositor can be a physical entity holding a current, card, savings or special bank account with the Bank who has entered into or wants to enter into a Bank deposit agreement with the Bank.
7. The customer should not be included in the list of unwanted customers of the Bank³.
8. Upon the request of the depositor the interest amount accrued on the deposit in foreign currency may be paid in the currency of the deposit, except for cases stipulated by RA Central Bank. In case of foreign currency deposits, unless the client requested receipt of interest amount in the given currency, such interest is paid in AMD at the foreign currency exchange rate of the given currency defined by the Bank at

³ The legal relations regarding the classification of the bank as an unwanted customer are regulated by the procedure ["On defining the criteria of classification of a client as unwanted and management of relations with them"](#).

the moment of payment (in this case the Depositor must have any type of banking account in AMD in the Bank).

9. Interest is calculated on the daily balance of the deposit unless otherwise stipulated by the agreement.
10. Funds received from third parties can also be deposited to the deposit account in the name of the depositor by providing the necessary information on the deposit account unless otherwise specified by the agreement.
11. Interest accrued on the bank deposit amount is accumulated for the calendar days within the period from the day of acceptance of the Deposit until the day preceding the withdrawal of the deposit by the end of its term or withdrawal on other basis.
12. The Bank has the right to unilaterally change the interest rates for the demand deposits and funds available on the banking account by publishing them on www.idbank.am official web site of the Bank 15 (fifteen) days before they become effective.
13. Return of deposits is guaranteed by 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 AMD and 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	16 million AMD	7 million AMD	16 million AMD (only the deposit in ADM is guaranteed)	7 million AMD (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 five million AMD and the bank deposit in AMD subject to reimbursement)

14. The Bank reserves the right of a tax agent to calculate and pay income tax (10%) from interest received against deposit as defined by law.
15. Disputes arising within the scopes of the deposit agreement are settled through negotiations between the parties, and in case of failure to reach such an agreement in the order defined by RA legislation.
16. The Depositor has the right to submit claims arising within the scopes of the deposit transactions to 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 (or, in case of an arbitration agreement between the Bank and the client, to the corresponding arbitration tribunal) or to the RA Central Bank.

17. The Bank is obliged to provide the depositor with a final response within 10 (ten) business days after receipt of complaint-claim. In case of disagreement with the Bank's final written response or failure to receive any response from the Bank within 10 (ten) business days after receipt of the complaint – claim by the Bank, the depositor reserves the right to submit its claim to the Financial System Mediator within 6 months. Moreover, in case if the amount of the property claim does not exceed 500,000 (five hundred thousand) AMD or equivalent in foreign currency, the decisions of the financial system cannot be challenged by the Bank.
18. Remote servicing by the Bank is provided through the IDBanking online system. The order and tariffs on rendering remote servicing are presented in ["Public terms on remote banking services"](#).
19. **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.**
20. Deposit account statements are provided to the client at the interval defined by the agreement which shall not exceed one month.
21. The depositor will be charged a commission fee according to the tariffs defined by the Bank in case of encashment of those funds that were credited to the to the depositor's bank account in non-cash form in accordance with the ["Tariffs of bank accounts, transfers and other services rendered by "IDBank" CJSC"](#).
22. The tariffs for provision of copies of deposit account statements and payment documents as well as other information are defined according to expiry dates of concluded transactions, in the amounts of tariffs for provision of current account statements (according to the ["Tariffs of bank accounts, transfers and other services rendered by "IDBank" CJSC"](#)).
23. **ATTENTION – INTEREST ON FUNDS AVAILABLE ON THE YOUR 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](#).**
24. The annual percentage yield of "Demand" deposit is available at the following link: [Annual percentage yield of " Demand" deposit](#), moreover, the annual yield (APY) of the deposit can change depending on the days of the deposit term. The calculation is performed according to the following formula:

$$A = \sum_{n=1}^N \frac{K_n}{(1 + APY)^{\frac{D_n}{365}}}$$

where:

APY is the annual percentage yield,

A is the initial deposit amount,

n is the serial number of cash flow against deposit,

N – the last number of cash flows against the deposit (including cash flow at the moment of opening the deposit) after which the deposit agreement term is considered to be expired.



K_n – flows of capitalized interest amounts at the moment of opening a deposit and/or deposit opened during the term of the deposit, as well as mandatory payments if any.

D_n – the number of days between the date of opening a deposit and each n-th deposit-related cash flow included. In case, if cash flows occur at the moment of opening a deposit, $D_1=0$.

25. Example of annual percentage yield calculation:

Deposit opening date: 11.12.2017
Deposit amount: 100,000 AMD
Annual interest rate: 1.00%
Deposit term: 365 days
Income tax: 10%
Calculated interest amount: $100,000 \times 1.00\% : 365 \times 364 = 997.26$
Income tax: $997.26 \times 10\% = 99.73$
Interest income received by the depositor amounts to AMD 897.53

26. The following documents must be submitted to the Bank to open a demand deposit:

- ✓ Identification document

27. 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.

28. 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.

29. Account Holder's rights to manage the bank account and funds therein can be limited by a court decision based on applications submitted by judicial acts compulsory enforcement authorities or tax authorities.

30. Confiscation of funds from the account without the Account Holder’s instruction can be performed by a court decision based on applications submitted by judicial acts compulsory enforcement authorities or tax authorities.

ATTENTION! THE BANK IS CONTROLLED BY THE RA CENTRAL BANK