Appendix 1
Approved by resolution N 236-L of the
Management Board of "IDBank" CJSC
As of 2026 June 12
Effective since 30/06/26

The terms mentioned in the bulletin may have be amended.

If you are reading the bulletin on the website of the Bank, please pay attention to the effective date of the information bulletin.

If you are reading the bulletin on 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 effective date of the information bulletin), apply to any branch of the Bank or call the Bank's Call center at 010593333 or 06273333.

INFORMATION BULLETIN

1. DEPOSIT BOX RENTAL[19]				
NAME OF SERVICE PROVIDED		TARIFF [20]		
		AMD		
1.1	Rental term	Small Size (cm) 8.5x30x50	Medium Size (cm) 17x30x50	Large Size (cm) 17x61x50
1.1.1	Up to 7 days (per day)	1,000	1,500	2,000
1.1.2	7 days	5,000	7,000	10,000
1.1.3	8 -14 days	7,000	10,000	13,000
1.1.4	15 – 30 days	10,000	15,000	20,000
1.1.5	31 – 90 days	15,000	20,000	30,000
1.1.6	91 – 180 days	20,000	30,000	35,000
1.1.7	181 – 270 days	25,000	35,000	40,000
1.1.8	271 – 365 days	30,000	40,000	50,000
1.1.9	366 – 456 days	35,000	45,000	50,000
1.1.10	457 – 730 days	50,000	55,000	60,000
1.1.11	Penalty in case of damage to the depository, deposit box, lock or seal, loss of key and provision of a copy	5,000 AMD per each case		
1.1.12	Penalty in case of failure to free the deposit box and hand in the key[21]	1,000 per day		

[1] The service is provided only to RA resident individuals. The service can also be provided to non-resident individuals at the discretion of the bank.
[19] The service is available in "Vardanants", "Center","Old Yerevan" "Baghramyan", "Gyumri", "Arabkir", "Nor Nork" branches of the Bank. In addition to the safe deposit box sizes specified in clause 6, the following safe deposit box sizes (cm) are also available at the "Vardanants" branch: small: 10x30x46, medium: 20x30x46, large: 60x30x46. The sizes of safe deposit boxes (cm) available at the "Kentron" branch are: small: 6x25x35, 10x30x46, medium: 18.5x25x35, 20x30x46, large: 63.5x25x35, 60x30x46. The sizes of safe deposit boxes (cm) available at the "Hin Yerevan" branch are: small: 8.5x30x50, medium: 17x30x50, large: 17x61x50. To rent a safe deposit box, an identification document and a Public Services Number (PSN) or a reference on not obtaining a PSN are required.
[20] In case of an unpaid commission fee for the deposit box rental, the client is charged the commission in cash /non-cash, and in case of the latter's refusal, the client is notified of the impossibility of using the service, creating an outstanding obligation to the Bank, which is immediately charged from the client's accounts in the Bank under the agreement concluded between the Bank and the Client. The client's access to the deposit box will be restored after the repayment of the obligation. If there is an agreement to extend the contract under the rental agreement and there are no sufficient funds on the client's account to charge the commission fee, an outstanding obligation is formed in the amount of the established commission and the amount is charged in accordance with this paragraph.
[21] In case of failure to free the depository within 10-days period the depository can be opened at the Bank's discretion, in which case the deposit box shall be moved to the vault. Further steps are regulated according to the agreement signed with the client.

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GENERAL CONDITIONS

1. The Bank opens and services current accounts in AMD, USD, EUR, RUB, British pound, Japanese yen, Swiss franc, Georgian lari, UAE dirham, Chinese yuan, Belarusian ruble, Kazakh tenge, Polish zloty, Uzbek soum, which are considered currencies acceptable to the Bank for the purposes of this document.
2. Current account is opened for an unlimited term.
3. An email address is required to open a current account.
4. The rights and obligations of the parties in terms of opening, maintaining and cash servicing of bank accounts are defined by the relevant agreement.
5. The conditions and tariffs not included in this information bulletin are regulated by separate information bulletins and/or contracts/agreements.
6. Commission fees are charged in AMD, and commission fees defined in a foreign currency are charged at the sales exchange rate of the given currency defined by the Bank as of the given day of transaction.
7. Commission fees are charged from clients' bank accounts, unless otherwise provided by contracts/agreements.
8. Commission fees subject to VAT taxation also include the VAT.
9. The Bank is not responsible for:
9.1. Consequences of incorrect instructions by the client,
9.2. Consequences of malfunction of means of communication,
9.3. Consequences of force-majeure situations.
10. The Bank can make changes and additions in the applied tariffs by notifying clients about them by making the text of the changes and additions accessible to clients on the territory or on the website of the Bank at least one day in advance, unless otherwise provided by separate information bulletins and/or contracts/agreements.
11. In case of termination or refusal from the service commission fees charged before are not subject to refund.
12. Withdrawal of funds from the Client's account is carried out no later than the next banking day after the Client submits the relevant payment order to the Bank, provided that all necessary documents and information are available at the Bank. In case of need for additional collection of necessary information or documents, withdrawal can be carried out within 3 (three) business days. Funds directed to the Client's account are credited to the Client's account no later than the next banking day after the relevant payment document is received by the Bank.
13. Funds directed to the Client's account are credited to the Client's account no later than within one day after admission of the relevant payment order by the Bank.
14. In case the customer submits a request to close a bank account, it will be closed within 1 (one) banking day. The funds in the account will be returned to the customer within the same banking day, in the manner preferred by the customer.
15. 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.
16. Confiscation of funds from the account without the Card Holder's instruction can be performed by a court decision based on applications submitted by judicial acts compulsory enforcement authorities or tax authorities in an order defined by RA legislation. The

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Bank informs the account holder about confiscation of funds from the account by sending the account statement unless the client has applied to the Bank and received the mentioned information before.

17. The Bank sets foreign currency purchase and sale exchange rates for each day which apply during the Bank's business hours. During remote servicing of clients outside business hours as well as on non-working days (including Saturdays) the foreign currency purchase and sale exchange rates available on the official website of the Bank shall be applied.
18. While making transactions in a currency other than the account currency, the exchange rates defined by the Bank shall apply.
19. Disputed arising between the Bank and the Client are settled through negotiations between the parties. Disputes between the parties can be settled though 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: , or by court order.
20. 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.
21. 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.
22. In accordance with the Tax Code of the Republic of Armenia, the Bank may collect additional information in order to provide information to the RA Tax Service regarding a foreign tax resident client in accordance with the procedure provided for by the Single Reporting Standard of the Organization for Economic Cooperation and Development (CRS).
23. The Client has the right to communicate with the Bank through a preferred means of communication: e-mail of 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.
24. Bank account statements are provided to the Client at least once every 30 days in a way preferred by the Client:
    - by e-mail,
    - in person,
    - by mail.
25. The Bank is not obliged to provide the account holder with an account statement if the Bank did not debit or credit the given account within the reporting period.
26. The Bank is obliged to provide references on the availability, balance and account movement of the account and/or other references no later than within 5 banking days after submission of the relevant application by the client to the Bank, moreover, the Bank provides the client with references on the balance and movement of the accounts for the days preceding the day of provision of the reference or as of the day of provision by mentioning the exact time of provision.
27. In case of discovering inaccuracies in the transactions related to the account within 15 days after receiving the account statement, the Client may submit an appeal to the Bank. If no such appeals are received within the mentioned period, the Bank shall deem the statement as accepted. The appeal shall be submitted to the Bank in a written form. The Bank accepts the received appeal for processing within the prescribed period by carrying out corresponding actions as defined by rules of local and international payment systems.
28. 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.
29. The order and tariffs on rendering remote servicing are presented in "Public terms on remote banking services".
30. In case if there are loan obligations between the Bank and the Account Holder, funds available on the bank account are charged without acceptance in an order defined by the loan agreement.
31. Refundability of funds available on the bank account is guaranteed in accordance with 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:	

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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 7 million AMD and the bank deposit in AMD subject to reimbursement)

32. The Bank has the right to unilaterally change the amount of simple interest rate paid against funds available on the account by publishing it on the official website of the Bank 15 days prior to their entrance into force.
33. The list of documents required for opening a bank account is presented in the List of documents required for opening accounts.

ATTENTION: THE BANK IS SUPERVISED BY THE CBA

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