Appendix 1
Approved by resolution N 336-L of the
Management Board of "IDBank" CJSC
As of 2026 July 27
Effective since 19/08/26

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

OF TARIFFS OF BANK ACCOUNTS, TRANSFERS AND OTHER SERVICES

PROVIDED BY "ID BANK" CJSC FOR PHYSICAL ENTITIES

1.	BANK ACCOUNT OPENING AND SERVICING [1]	
NAME OF SERVICE PROVIDED		TARIFF[2] AMD
1.1	Account opening	
1.2	Account currency	AMD, USD, EUR, RUB, as well as other currencies acceptable to the Bank, by reference
1.2.1	Current account for physical entities	
1.2.1.1	In branches of the Bank and in the case of opening accounts of remote authenticated customers	free
1.2.1.2	In case of non-resident customers of the Republic of Armenia in case of opening an account in the Bank branches or opening accounts of customers (including savings accounts) that have passed remote identification	In case of the first account - 10 000 AMD, the next accounts according to point 1.2.1.1
1.2.1.3	In case of online opening (through Idram&IDBank and idbanking.am platforms)	free of charge
1.2.1.4	Account for regular payment	free of charge
1.3	Account reopening	according to point 1.1
1.4	Annual/monthly account service fee (including saving accounts)	
1.4.1	For RA resident physical entities For non-resident physical entities	Free of charge AMD 1000 monthly or AMD 12000 yearly
1.4.2	Annual commission fee applicable to an inactive account in case of non-implementation of any transaction on all accounts of the customer in the bank within one year (hereinafter - inactive accounts)	5000[3]
1.5	Account closing	free of charge
1.6	Non-decreasing account balance	not specified

[1] The tariffs provided for in points 1.1-1.5 of this chapter do not apply to card accounts.
[2] If funds are converted into foreign currency, the conversion is performed at the non-cash selling exchange rate established by the Bank as of that day. If foreign currency is converted into AMD funds, the conversion is performed at the non-cash buying exchange rate established by the Bank as of that day.
[3]This clause applies to the customers who only have card and current accounts which have not been operated for more than a year and the sum of the positive balances of all customer accounts is less than AMD 100,000 (or equivalent foreign currency). Moreover, transactions are not considered account maintenance fees or internal operations performed by the Bank, as well as frozen account funds in the frozen amount. The commission provided for this clause does not apply if the customer has any other Banking product / service, other than the current inactive card / card accounts, Inactive account service fee is applied once a year, regardless of the number of accounts. If the balance of inactive accounts is less than the set commission / foreign currency equivalent, the full balance is charged, after which the given accounts can be closed by the Bank. The charged commission is non-refundable.

1.7	Cash deposit to accounts[4]	
1.7.1	For currency in cash accepted and quoted by the Bank	Available through the link:
1.7.2	Cash deposit to the account with a nominal value of 500 euros	Available through the link
1.7.3	Cash deposit of up to 50,000 AMD	Available through the link[5]
1.7.4	Cash deposit of more than 50,000 AMD	Available through the link
1.7.5	Deposit and/or conversion of 5, 10, 20, 50 USD banknotes of 1996-2003 issue (inclusive) and 100 USD banknotes of 1996-2006 issue (inclusive).	Available through the link
1.7.6	Account replenishment via ADFT	In accordance with the tariffs established by the partner payment and settlement company
1.8	Cash withdrawal/provision from the account[6]	
1.8.1	Within the limits of the amount deposited in cash and non-cash to the Client's accounts and the Bank's transit accounts, in AMD or in a foreign currency accepted in cash and quoted by the Bank	Available through the link:
1.8.2	Commission fee for cash withdrawal from the Bank's ATMs using cards of foreign banks	1.5%, minimum AMD 1,500
1.8.3	Commission fee for cash withdrawal from the Bank's cash disbursement points (POS terminal) using cards of foreign banks	2%
1.8.4	From account opened for regular payment	free of charge
1.9	Provision of electronic statements and payment documents	free of charge
1.10	Provision of statements (per 1 account)	
1.10.1	For statements prescribed by RA legislation (provided at least once every 30 days)	free of charge
1.10.2	– In case of statements provided for a term of up to 1 year (inclusive)	1,000
1.10.3	More than once – for statements provided for a term of more than 1 year	2,000
1.11	Provision of documents and agreements (per 1 document)	
1.11.1	For each transaction at the time of concluding the transaction	free of charge

[4] This tariff does not apply to loan repayment and it is also not applied in cases of full loan repayment.
[5] This tariff is not charged in case of impossibility to deposit money through the terminal. The tariff does not apply to Premium customers when depositing cash through the cash desk of the Premium service lounges designated for such customers.
[6] No cash provision fee is charged for cash withdrawal of interest amounts accrued on funds available on the accounts. In case of encashment of deposit placed in the Bank the mentioned tariff can be applied exclusively in cases when the deposit was placed out of non-cash means or no encashment fee was applied in case of encashment of funds placed in a non-cash form, as a result of which the total limit of funds credited to the client's account in cash has expired. Tariffs defined in this provision are charged from loan amounts provided by the Bank unless other tariff is defined in terms of the given loan product.

1.11.2	Provision of the signed version of contracts received via email	According to points 1.11.3 and 1.11.4
1.11.3	For documents provided for a term of up to 1 year (inclusive)	2,000
1.11.4	For documents provided for a term longer than 1 year	5,000
1.12	Issuing of references on presence, balance, movement of AMD and/or foreign currency account according to the application	
1.12.1	In Armenian	3,000
1.12.2	Bilingual (e.g. Armenian – Russian or Armenian – English)	5,000
1.12.3	On liabilities	1,000
1.13	Issuing of references (including the provision of references to non-account holders)	5,000
If ordering through www.idbank.am for reference and statments, a 20% discount to the rate applies.		
1.14	Preparation of audit inquiry responses	10,000
1.15	Annual interest rate for current bank accounts	0% (annual percentage yield equals to 0%)[7]
1.16	Issuance of power of attorney by the bank	3,000

2. TRANSFERS WITHIN AND OUTSIDE THE RA TERRITORY *		
NAME OF SERVICE PROVIDED		TARIFF AMD
2.1	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 and the state budget of RA in AMD	AMD 500 – when implemented on the premises of the branch[8], free of charge – when using online platforms
2.1.4	Urgent transfers in AMD on the RA territory through bank account to other banks[9]	0.1%, Minimum 500, maximum 10,000
2.1.5	Transfers to other banks of RA in USD and euro[10]	
2.1.5.1	In case of submitting the payment order on paper	0.12%, minimum 2,000, maximum 20,000

[7]Attention – **Interest against funds available on the client's account is calculated based on the nominal interest rate. And the annual per**centage yield indicates the income to be received by the client 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.

[8] This fee is not charged in case of a transfer of tuition fees under a student loan, a transfer made on the basis of a regular payment order and a transfer aimed at repayment of a loan with another bank (if such repayment was a condition set by the bank)

[9] "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.

[10]Transfers made to other banks of RA through foreign intermediary banks and transfers in other currency are made according to the point 2.4.

2.1.5.2	In case of submitting the payment order via Bank-Client/IDBANKING system	0.1%, minimum 1,500, maximum 20,000
2.1.5.3	Transfer to cards of other RA Banks by the Bank's synchronized customers via IDBanking.am and Idram&IDBank platforms	1%
2.2	Transfers in AMD on the RA territory without a bank account	1,500
2.3	Transfers in AMD, USD, euro to the National Foundation for Servicemen Insurance	Free of charge – when using online platforms
2.4	Transfers in foreign currency[11]	
2.4.1	Transfers through bank account	
2.4.1.1	USD, Euro[12]	
2.4.1.1.1	OUR variant: The transaction costs are borne by the client making the transfer	0.15%, Minimum 12,000, maximum 60,000
2.4.1.1.2	OUR variant(online): The transaction costs are borne by the client making the transfer	0.15%, Minimum 10,000, maximum 50,000
2.4.1.1.3	OUR variant for non-resident physical entities The transaction costs are borne by the client making the transfer	1% minimum 30.000
2.4.1.1.4	OUR variant(online) for non-resident physical entities The transaction costs are borne by the client making the transfer	1% minimum 30.000
2.4.1.1.5	BEN/SHA variant Transaction costs of third banks are charged from the money transferred	5,000
2.4.1.2	Rubles, Lari[12]	
2.4.1.2.1	Performed only with OUR variant, moreover, the beneficiary will receive the whole amount	0.12%, Minimum 5,000, maximum 35,000

[11]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.
[12] In the case of transfers in Russian rubles and some other currencies, the transfer order must contain the coding required by the legislation of the given country (if any).

2.4.1.2.2	Performed only with OUR variant(online), moreover, the beneficiary will receive the whole amount	0.10%, Minimum 4,000, maximum 30,000
2.4.1.2.3	OUR variant for non-resident physical entities moreover, the money will reach the beneficiary in full	1% minimum 30.000
2.4.1.2.4	OUR variant(online) for non-resident physical entities moreover, the money will reach the beneficiary in full	1% minimum 30.000
2.4.1.3	In other currencies acceptable for the Bank[12]	
2.4.1.3.1	OUR variant(online) The transaction costs are borne by the client making the transfer	0.15%, Minimum 14,000, maximum 60,000
2.4.1.3.2	OUR variant for non-resident physical entities The transaction costs are borne by the client making the transfer	1% minimum 30.000
2.4.1.3.3	OUR variant(online) for non-resident physical entities The transaction costs are borne by the client making the transfer	1% minimum 30.000
2.5	Execution of the customer's instruction for recalling a payment order, adjusting a transaction, or amending payment terms and conditions, as well as processing inquiries[13]	
2.5.1	In AMD	3,000
2.5.2	In rubles, lari	10,000
2.5.3	In other foreign currency	
2.5.3.1	In case of payment orders not exceeding 1 year (inclusive)	30,000
2.5.3.2	In case of payment orders more than 1 year old	125,000
2.6	Return of transfer by the correspondent bank as a result of submission of incomplete or incorrect details by the client[12]	
2.6.1	In AMD and currency	Free of charge
2.7	Provision of copies of SWIFT messages	3,000
2.8	Return of unclear amounts received in foreign currency according to internal acts or at the request of the transferring bank	
2.8.1	In rubles	1,000

[13] The tariffs for the services specified in these sections include the commission fees of the Bank's correspondent banks. Third-party bank expenses, if any, shall be charged to the customer additionally. The Bank may suspend or reject the transfer in case of failure to submit sufficient necessary information/documents related to the transaction, based on the requirements of correspondent banks, or in cases stipulated by the RA legislation or the Bank's internal legal acts.
Tariffs of services included in these sections include the commission fee of the Bank's correspondent banks. In the case of transfers executed with currency conversion that have not been processed and/or have been rejected by the Bank, the total transaction amount, as well as the commission fee charged for executing the transfer, shall be returned to the customer's account in the original currency of the conversion transaction. In the event of an unsuccessful outcome of the payment order execution due to reasons beyond the Bank's control, the paid commission fee amount is non-refundable. No commission fee is charged for the cancellation of transfers that have not yet been processed by the Bank.

2.8.2	In other currency[14]	
2.8.2.1	Up to 500 USD or equivalent in other currency	5,000
2.8.2.2	500 USD and over or equivalent in other currency	15,000

*The following schedule is defined for acceptance and execution of payment orders except for paragraph 2.1.2: [15]

	Acceptance and execution of payment orders			
	Acceptance	Execution	Acceptance	Execution
AMD	Before 15:30	Same banking day	After 15:30	Next banking day
USD, EUR, RUB	Before 16:00	Same banking day	After 16:00	Next banking day[16]

3. CASH AND FOREIGN CURRENCY OPERATIONS		
NAME OF SERVICE PROVIDED		TARIFF AMD
3.1	Purchase and sale, exchange of foreign currency in cash / input	
3.1.1	In case of banknotes fit for circulation	According to exchange rate defined by the Bank for quoted foreign currencies in cash as of the given day
3.1.2	Purchase or input of a banknote with a nominal value of 500 EUR	Available through the link
3.1.3	In case of worn-out USD, EUR, RUB banknotes	3%
3.1.4	Conversion of 5, 10, 20, 50 USD banknotes of 1996-2003 issue (inclusive) and 100 USD banknotes of 1996-2006 issue (inclusive).	Available through the link
3.2	Cash foreign currency calculation, authentication, exchange with another banknote of nominal value	
3.2.1	In case of up to 300 USD or 300 EUR or 20,000 RUB inclusive or another 300 USD equivalent foreign currency accepted in cash and quoted by the Bank	free of charge
3.2.2	In case of foreign currency over 300 USD or 300 EUR or 20,000 RUB or another equivalent foreign currency over 300 USD acceptable for the Bank	0.1%, minimum 1,000, maximum 100,000
3.3	AMD coins calculation, provision, exchange, packaging[17]	
3.3.1	Up to 50 of each coin	free of charge
3.3.2	For individuals not being clients of the Bank - over 50 of each coin	3% of the amount, minimum 1,000 AMD

[14] In the event that a correction message is received from the correspondent bank, the Bank, based on the received message, returns the amount to the sending party, charging the appropriate fee (in the equivalent currency), and if the amount is not sufficient to charge the fee, it is returned to the sending party in full.
[15] In certain cases, transfers may take 3-5 banking days to be processed
[16] In the case of transfers in RUB currency, the execution day of which is a non-business day in the country of the correspondent bank, the transfer value date /valuedate/ will be moved to the next banking day.

[17] This tariff does not apply in cases when provision of the service results in another transaction in the "Operational day" system.

3.3.3	For individuals being clients of the Bank - over 50 of each coin	1% of the amount, minimum 1,000 AMD
3.4	**Cash withdrawal through the Bank's POS**-terminals with cards issued outside the RA territory	Available through the link:

4. CONVERSION OPERATIONS		
NAME OF SERVICE PROVIDED		TARIFF
		AMD
4.1	Intrabank conversions	According to the exchange rate specified in the agreement or published for the respective day.

5. REMOTE SERVICING		
NAME OF SERVICE PROVIDED		TARIFF
		AMD
5.1	Connection to the IDBanking system[18]	free of charge
5.1.1	Provision of authority to make transactions	free of charge

6. DEPOSIT BOX RENTAL[19]				
NAME OF SERVICE PROVIDED		TARIFF [20]		
		AMD		
6.1	Rental term	Small Size (cm) 8.5x30x50	Medium Size (cm) 17x30x50	Large Size (cm) 17x61x50
6.1.1	Up to 7 days (per day)	1,000	1,500	2,000
6.1.2	7 days	5,000	7,000	10,000
6.1.3	8 -14 days	7,000	10,000	13,000
6.1.4	15 – 30 days	10,000	15,000	20,000
6.1.5	31 – 90 days	15,000	20,000	30,000
6.1.6	91 – 180 days	20,000	30,000	35,000
6.1.7	181 – 270 days	25,000	35,000	40,000

[18] 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.
[22] Deviation from the tariffs defined in paragraph 9 are made according to the decisions of corresponding competent authorities.
Tariffs defined in paragraph 9 do not apply to clients who are considered as problematic according to internal legal acts of the Bank.
The tariff defined in subparagraph 1) of paragraph 9.9 does not apply to bank guarantees and letters of credit.

6.1.8	271 – 365 days	30,000	40,000	50,000
6.1.9	366 – 456 days	35,000	45,000	50,000
6.1.10	457 – 730 days	50,000	55,000	60,000
6.1.11	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		
6.1.12	Penalty in case of failure to free the deposit box and hand in the key[21]	1,000 per day		

7. OPERATIONS RELATED TO LOANS/COLLATERALS[22]		
NAME OF SERVICE PROVIDED		TARIFF
		AMD
7.1	Provision of permission for registration of a physical entity at the address of the pledged real estate property (irrespective of the number of entities to be registered)	3,000 per case
7.2	Provision of permission to make changes in the ownership certificate of the pledged property except for changes resulting from recognition of inheritance	10,000
7.3	Provision of permission to rent the pledged real estate and/or moveable property	10,000
7.4	Provision of permission to change the registration number of the pledged vehicle	5,000
7.5	Provision of permission to partially release the pledged property or change the pledged property (except for gold pledged loan borrowers)	10,000
7.5.1	Pledge of gold items or standardized gold bars	free of charge
7.5.2	Pledge of funds	
7.5.3	Pledge of bonds issued by the Bank	
7.6	Provision of statements on pledged property (including the balance of obligations secured by the collateral subject)	10,000 in case of real estate property
		5,000 in case of moveable property
7.7	Revision of loan conditions	AMD 5,000
7.8	Correction/adjustment of the loan repayment operation (re-execution of the loan principal and/or interest repayment operation)	5,000
7.9	Remote identification fee for non-resident individuals	25,000
7.10	Sale of a gold bullion box	5,000

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As of 2026 July 27
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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 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:				
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