Annex 2
Approved by decision N 367-L of the
Management Board of "ID Bank" CJSC dated 03.09.26
Effective since 03.09.26

The terms mentioned in the bulletin may have been 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 contact the Bank's Call center at 010 59 33 11, 010 593333.

INFORMATION BULLETIN

OF TARIFFS OF BANK ACCOUNTS, TRANSFERS AND OTHER SERVICES PROVIDED BY "ID BANK" CJSC FOR RA NON-RESIDENT LEGAL ENTITIES AND PRIVATE ENTREPRENEURS OR RA RESIDENT WITH FOREIGN FOUNDERS[1]

1. TRANSFERS WITHIN AND OUTSIDE THE RA TERRITORY[2]			
NAME OF SERVICE PROVIDED			TARIFF AMD
1.1	Transfers within the RA territory		
		Method of submitting payment order	
		In case of submitting the payment order to the Bank	In case of submitting the payment order through remote service systems
1.1.1	Transfers (through IDBank system) between the clients of "ID Bank" CJSC in AMD and other currency	free of charge	

[1] These tariffs are also applicable to the customers of the Bank who corresponds to the description set below, from the date, when the Bank discloses the information thereon:

a) Resident legal entity of the Republic of Armenia, in the authorized capital of which a total participation of 50% or more have:
- ✓ foreign citizens, and / or
- ✓ RA non-resident legal entities, and / or
- ✓ A resident legal entity of the Republic of Armenia, in the authorized capital of which foreign citizens or non-resident legal entities of the Republic of Armenia have 50% and more percent participation.

b) A Private Entrepreneur registered in the Republic of Armenia, who is a foreign citizen;

If during the validity of the Client's bank account agreement, the client's description changes and the client doesn't meet the above-mentioned description, then the conditions specified in the Information bulletin apply to the Client, from the day the Bank becomes aware of the change.

[2] According to the bulletins available in the Bank, the Bank can independently, without the prior consent of the customer, choose the method of transfer of funds /to the intermediary bank/ in the event that the complete method of transfer /intermediary bank/ is not indicated in the payment order submitted by the customer. 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 country in question (if any).
The Bank may suspend or refuse the transfer in case of failure to submit sufficient necessary information/documents related to the transaction, based on the requirements of the correspondent banks, in the cases defined by RA legislation or internal legal acts of the Bank.
The tariffs for the services mentioned in section 2.2.3 include the commission fees of the Bank's correspondent banks. The costs of third banks, if any, are charged additionally to the customer in the amount paid by the Bank.
In case of insufficient results of the execution of the order due to reasons beyond the bank's control, the amount of the paid commission is not subject to return.

1.1.2	AMD transfers to other RA banks and the state budget of RA	500	free of charge
1.1.3	Urgent transfers in AMD to other banks and the state budget of RA[3]	10.000	
1.1.4	Transfers to other RA banks in USD and Euro[4]		0.3%, Minimum 30,000
1.2	Transfers in foreign currency		
1.2.1	In USD, Euro		
1.2.1.1	OUR option: *The payment instruction related costs are borne by the client making the transfer*		
	In case of submission of the payment order in paper form and through remote service systems.		0.3%, minimum 30,000
1.2.1.2	Guaranteed OUR option: *(only in USD)* *In case of selecting this option, the beneficiary will receive the whole amount*		
	in addition to paragraph 2.2.1.1 the following charges apply:		30,000
1.2.1.3	BEN/SHA option: In case of submission of the payment order in paper form and through remote service systems. *Payment instruction related costs of third banks are charged from the money being transferred*		30,000
1.2.2	In RUB, Lari		
1.2.2.1	In case of submission of the payment order in paper form and through remote service systems. *Performed only with **OUR option**, furthermore, the beneficiary will receive the whole amount*		0.3%, minimum 30,000
1.2.3	In other currencies acceptable for the Bank [5]		
1.2.3.1	In case of submission of the payment order in paper form and through remote service systems. *Performed only with **OUR option*** *The payment instruction related costs are borne by the client making the transfer*		0.3%, minimum 30,000

GENERAL CONDITIONS

1. **Terms of application of the account service tariff:** the tariff is not applicable for those customers of the Bank, whose accounts, until the moment of application of the following information bulletin, have been served at individual tariff in accordance with signed contract/agreement.
2. These tariffs are applicable to the customer to the extent that they do not contradict the provisions of the contract/agreement concluded with the customer, or there is another decision on the conditions and tariffs for customer's bank account service.
3. Identification of individual entrepreneur clients with dual citizenship or without RA citizenship, as well as participants of a legal entity client with dual citizenship or without RA citizenship is based on the identity of the individual entrepreneur client registered in the statement received from the agency of the State Register of Legal Entities of the RA Ministry of Justice, and in the case of a legal entity client, the identity

[3] Urgent transfers are made at the times and in the order set by the Rules.
[4] Transfers made to other RA banks through foreign intermediary banks and transfers in other currency are made according to the paragraph 2.2.

of the latter participants is based on the identification document (if the person is registered with a foreign passport (including: Permanent Residence Card, Temporary Residence Card, RA Special Passport or other identity document defined by RA legislation, which is not an identity document of a citizen of RA), then the person is considered a foreign citizen).

4. The rights and obligations of the parties in terms of opening, maintaining and servicing of bank accounts are defined by the Rules of Bank account opening and maintenance (hereinafter referred to as Rules) or by relevant agreement/contract.
5. Tariffs not defined by this information bulletin are defined by the information bulletin of tariffs for bank accounts, transfers and other services provided by ID Bank CJSC to legal entities and Individual entrepreneurs RA residents.
6. The Rules are considered as an integral part of this information bulletin.
7. The Bank opens and services current accounts in currencies acceptable for the Bank. The list of acceptable currencies is available in the link, moreover, the Bank opens and maintains a current bank account in foreign currency only for customers who have a current bank account in AMD in the Bank.
8. Current account is opened for an unlimited term, moreover the precondition for opening current account is existence of the client's e-mail.
9. The conditions and tariffs not included in this information bulletin are regulated by separate information bulletins and/or contracts/agreements.
10. 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.
11. The Bank may suspend or reject the transfer in case of non-submission of the necessary sufficient information / documents related to the transaction, based on the requirements of the correspondent banks, in the cases defined by the RA legislation or the Bank's internal legal acts.
12. 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.
13. *In accordance with an agreement with the United States based on the Foreign Account Tax Compliance Act (FATCA), the Bank may collect additional information to determine if a customer is a United States taxpayer, as well as to provide information to the State Revenue Committee of the Republic of Armenia on a customer who is a foreign tax resident in accordance with the Tax Code of the Republic of Armenia under the procedure provided for by the Single Reporting Standard of the Organization for Economic Cooperation and Development (OECD).*
14. 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.
15. The order and tariffs on rendering remote servicing through IDBusiness mobile app are presented in "Public terms on remote banking services".
16. 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" (applicable to clients, who are Private entrepreneurs).

<table>
<tr><td colspan="4">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:</td><td></td></tr>
<tr><td rowspan="2">Currency structure of deposit</td><td rowspan="2">If you hold only a bank deposit in AMD in the same bank</td><td rowspan="2">If you hold only bank deposit in a foreign currency in the same bank</td><td colspan="2">If you hold bank deposits both in AMD and in a foreign currency in the same bank</td></tr>
<tr><td>If the deposit in AMD exceeds 7 million AMD</td><td>If the deposit in AMD is less than 7 million AMD</td></tr>
<tr><td>Maximum amount of guaranteed deposit</td><td>AMD 16 million</td><td>AMD 7 million</td><td>AMD 16 million (only the deposit in ADM is guaranteed)</td><td>AMD 7 million (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 AMD 7 million and the bank deposit in AMD subject to reimbursement)</td></tr>
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17. The list of documents required for opening a bank account is presented at the following link.

ATTENTION: THE BANK IS SUPERVISED BY CBA