Appendix 1
Approved by decision N -L of the
Management Board of "ID Bank" CJSC
as of 03.09.26,

Effective since 03.09.26

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 at 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 59 33 11, 010 593333.

INFORMATION BULLETIN

OF TARIFFS OF BANK ACCOUNTS, TRANSFERS AND OTHER SERVICES PROVIDED BY "ID BANK" CJSC TO RA RESIDENT LEGAL ENTITIES AND PRIVATE ENTREPRENEURS [1]

1. BANK ACCOUNT OPENING AND SERVICING [2]			
NAME OF SERVICE PROVIDED		TARIFF	
		AMD	
1.1.	Account opening (for each account)	In the territory of the Bank	3,000
		By the online platform IDBusiness.am	Free of charge
1.2.	Account reopening (for each account)	3,000	
1.3.	Monthly account service[3]	Free of charge	
	Account service through IDBHost[4]	Free of charge	

[1] These tariffs are not applicable to customers of Bank, who meet the following description:
- 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;

Attention: If during the validity of the Client's bank account agreement, the client's description changes and the client meets 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] The tariffs provided for in points 1.1-1.5 of this chapter do not apply to card accounts, except for the requirements set forth for Inactive Customer Accounts.

[3] Tariff application terms: General conditions, point 1.

[4] IDBHost is a link/channel between the Bank's automated banking system and the Client's accounting system, through which the Client can carry out their banking operations, ensuring automatic data exchange, security and process efficiency.

	Annual maintenance of inactive customer accounts (for all the accounts together)[5]	5000
1.4.	Account closure[6]	Free of charge
1.5.	Non-decreasing account balance	Not specified
1.6.	**Deposit to the account[7]**	
1.6.1.	For currencies accepted and quoted by the bank in cash/non/cash	According to the link
1.7.	**Cash withdrawal/provision from the account[7]**	
1.7.1.	Within the limits of the amount credited to the client's accounts in cash, non-cash and transit accounts, in AMD or in a foreign currency accepted in cash and quoted	According to the link
1.8.	Provision of electronic statements and payment documents generated in remote service systems	Free of charge
1.9.	**Provision of statements (for 1 account)[8]**	
1.9.1.	Provision – for statements prescribed by RA legislation (provided at least once every 30 days)	Free of charge
1.9.2.	In case of statements provided for a term of up to 1 year inclusive	500
1.9.3.	For statements provided for a term of more than 1 year	1,000
1.10.	**Provision of documents and agreements (for 1 document)[8]**	
1.10.1.	For the first time after each transaction including for transactions processed through remote service systems if provided within a 30-day period	Free of charge
1.10.2.	For documents provided for a term of up to 1 year inclusive, for transactions	2000

[5] The description of accounts of inactive customers and the procedure for applying the tariff are defined by the Rules for opening and servicing bank accounts.

[6] Bank account closure commission fees may be provided by the rules of bank account opening and maintenance depending on the reasons of account closure.

[7] If there is a need to study the preconditions and purpose of the transaction in as much detail as possible (Due diligence), tariffs/commissions can be set on a contractual basis.

[8] Provision of documents in paper form in RA, outside the territory of the Bank or outside the territory of the RA is carried out in case of availability of the sum of the commission fees set for the provision of the given service and the postal service at these tariffs on the Customer's account.

	processed through remote service systems if provided after a 30-day period	
1.10.3.	For any document provided for a term of more than 1 year for transactions processed through remote service systems	5,000
1.11.	**Provision of references on availability, balance, movement of funds through AMD and/or foreign currency account according to the application[8]**	
1.11.1.	In Armenian	3,000
1.11.2.	Bilingual (e.g. Armenian – Russian or Armenian – English)	5,000
1.11.3.	Provision of references on obligations	1,000
1.11.4.	Provision of a reference on account availability/unavailability, its balance, the Bank's obligations towards the individual entrepreneur, the latter's obligations towards the Bank in electronic or paper form once per calendar year for the period specified in the application[9]	Free of charge
1.12.	Provision of other references	5,000
1.13.	Preparation of responses to audit inquiries	10,000
1.14.	Annual interest rate for current bank accounts	0% (annual percentage yield equals to 0%)[10]
1.15.	Provision of power of attorney by the Bank	5,000

[9] The reference is provided to the individual entrepreneur, whether or not a client of the Bank at the time of filing the application, via the email address provided by him or her or via another electronic communication platform of the Bank within five working days from the date of receipt of the application.

[10]Attention – Interest against funds available on the client's account is calculated based on the nominal interest rate. And the annual percentage 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.

2. TRANSFERS WITHIN AND OUTSIDE THE RA TERRITORY[7,11]			
NAME OF SERVICE PROVIDED			TARIFF AMD
2.1.	Transfers on 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
2.1.1	Transfers (through IDBank system) between the clients of "ID Bank" CJSC in AMD and other currency	Free of charge	
2.1.2	Transfers in AMD to other Banks of RA and RA state budget	500	Free of charge
2.1.3	Urgent transfers in AMD to other banks and RA state budget[12]	0.1%, Minimum 1000, maximum 10,000	
2.1.4	Transfers to other banks of RA in USD and Euro [13]	0.12%, minimum 2,000, maximum 20,000	0.1%, minimum 2000, maximum 20,000
2.2.	Transfers in foreign currency		
			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

[11] According to the bulletins available in the Bank, the Bank can independently, without the prior consent of the customer, choose the path of transfer of funds /to the intermediary bank/ in the event that the complete path 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 sections 2.2.3 and 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.

[12] Urgent transfers are made at the times and in the order set by the Rules.

[13] Transfers made to other banks of RA through foreign intermediary banks and transfers in other currency are made according to the point 2.2.

<table>
<tr><td>2.2.1</td><td colspan="3">In USD, Euro</td></tr>
<tr><td>2.2.1.1</td><td>OUR option:
The transaction costs are borne by the client making the transfer</td><td>0.2%,
Minimum 10,000,
maximum 75,000</td><td>0.18%,
Minimum 10,000,
maximum 75,000</td></tr>
<tr><td rowspan="6">2.2.1.2</td><td rowspan="6">Guaranteed OUR option:
In case of selecting this option, the beneficiary will receive the whole amount</td><td colspan="2">15,000 is charged in addition to point 2.2.1.1 for USD</td></tr>
<tr><td colspan="2">For EUR</td></tr>
<tr><td>13.000 for up to 12.500 EUR inclusive</td><td>11.000 for up to 12.500 EUR inclusive</td></tr>
<tr><td colspan="2">In case of exceeding EUR 12.500</td></tr>
<tr><td>0.2%,
Minimum 15,000,
maximum 75,000</td><td>0.18%,
Minimum 15,000,
maximum 75,000</td></tr>
<tr><td colspan="2"></td></tr>
<tr><td rowspan="2">2.2.1.3</td><td rowspan="2">BEN/SHA option:
Transaction costs of third banks related to the payment order are charged from the money transferred</td><td>6000</td><td>5000</td></tr>
<tr><td></td><td></td></tr>
<tr><td>2.2.2</td><td colspan="3">In Rubles, Lari</td></tr>
<tr><td>2.2.2.1</td><td>Performed only with OUR option, moreover, the beneficiary will receive the whole amount</td><td>0.05%,
Minimum 3,000,
maximum 20,000</td><td>0.04%,
Minimum 3,000,
maximum 20,000</td></tr>
<tr><td>2.2.3</td><td colspan="3">In other currencies acceptable for the Bank</td></tr>
<tr><td>2.2.3.1</td><td>OUR option
The transaction costs are borne by the client making the transfer</td><td>0.2%,
Minimum 15,000,
maximum 80,000</td><td>0.18%,
Minimum 15,000,
maximum 80,000</td></tr>
</table>

2.3.	Execution of the order on recalling the payment order or changing payment requisites according to the client's application, making inquiries	
2.3.1	In AMD	1,000
2.3.2	In Rubles, lari	10,000
2.3.3	In other currency	
2.3.3.1	In case of up to 1-year old payment orders	30,000
2.3.3.2	In case of payment orders more than 1 year old	125,000
2.4.	Return of transfer by the correspondent bank as a result of submission of incomplete or incorrect details by the client[11]	
2.4.1	In AMD	1000
2.4.2	In Rubles, lari	10,000
2.4.3	In other currency	20,000
2.5.	Provision of copies of SWIFT messages	3,000
2.6.	Return of unclear amounts received in foreign currency according to internal acts or at the request of the transferring bank	
2.6.1	In Rubles	1000
2.6.2	In other currency[14]	
2.6.2.1	Up to 500 USD or equivalent in other currency	5,000
2.6.2.2	500 USD and over or equivalent in other currency	15,000

3. CASH AND FOREIGN CURRENCY OPERATIONS		
NAME OF SERVICE PROVIDED		TARIFF
		AMD
3.1	Purchase and sale, exchange of foreign currency in cash	
3.1.1	In case of banknotes fit for circulation	According to the exchange rate set by the Bank for cash quoted currencies as of the given day
3.1.2	In case of worn-out USD, EUR, RUB banknotes	3%
3.2	Cash foreign currency calculation, authentication, exchange with another banknote of nominal value	

[14] Charged from the refund amount in the equivalent currency.

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 cash 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 cash quoted by the Bank	0.1%, minimum 1,000, maximum 100,000
3.3	**Provision of cash funds through the Bank's POS-terminals with cards issued outside the RA territory**	**5%**

4. DOCUMENTARY COLLECTION [15]		
NAME OF SERVICE PROVIDED		TARIFF
		AMD
4.1	**Export collection**	
4.1.1	Issuance of collection order, acceptance and sending of documents	0.2%, minimum 50,000
4.1.2	Change or cancelation of collection terms and conditions	25,000
4.2	**Import collection**	
4.2.1	Notification of collection order and each change	25,000
4.2.2	Maintenance/acceptance of collection order	0.1%, minimum 6,000, maximum 45,000
4.2.3	Provision of documents to the client	Free of charge
4.2.4	Return of documents submitted for collection but not paid by the client	50,000

5. CONVERSION OPERATIONS		
NAME OF SERVICE PROVIDED		TARIFF
		AMD
5.1	Intrabank conversions	According to the agreement or the Bank's exchange rate

6 REMOTE SERVICING

[15] Commission fees of the third parties and postage and communication costs are charged additionally to the customer according to their actual amount

NAME OF SERVICE PROVIDED		TARIFF
		AMD
6.1	Connection to the IDBusiness/Bank- Client system	Free of charge
6.1.1	Provision of authority to make transactions	Free of charge
6.1.2	Provision of authority to view information about transactions, including transaction-related actions	Free of charge
6.2	Connection to the IDBusiness.am online platform	Free of charge
6.2.1	Provision of authority to make transactions	Free of charge
6.2.2	Provision of authority to view information about transactions, including transaction-related actions	Free of charge
6.3	Downloading IDBusiness Mobile application	Free of charge
6.3.1	Provision of authority to make transactions	Free of charge
6.3.2	Provision of authority to view information about transactions, including transaction-related actions	Free of charge

7 DEPOSIT BOX RENTAL AND OTHER SERVICES		
NAME OF SERVICE PROVIDED		TARIFF
7.1	Deposit box rental	According to the rates set for physical persons at following link
7.2	Functions performed by the state authorities	

8 OPERATIONS RELATED TO LOANS/COLLATERALS [16]		
NAME OF SERVICE PROVIDED		TARIFF
		AMD (VAT included)
8.1	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

[16] The tariffs defined in this section do not apply to customers who are considered as problematic customers according to the Bank's internal legal acts.

8.2	Provision of permission to make changes in the ownership certificate of the pledged property except for changes resulting from recognition of inheritance	10,000
8.3	Provision of permission to rent the pledged real estate or moveable property	10,000
8.4	Provision of permission to change the registration number of the pledged vehicle	5,000
8.5	Provision of permission to partially release the pledged property or change the pledged property, except for loans pledged by gold, cash and bonds issued by the Bank as well as cases, when the subject of pledge is replaced by:	30,000 for change of each pledge agreement
8.5.1	Pledge of gold items or standardized gold bars	Free of charge
8.5.2	Pledge of financial means /pledge of right to claim financial means	
8.5.3	Pledge of bonds issued by the Bank	
8.6	Provision of statements on pledged property	For each pledge agreement: 10,000 for immovable property and 5,000 for movable property
8.7	Revision of loan conditions	1% of the balance but not less than 20,000 AMD and not more than 150,000 AMD

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 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 on bank account opening, maintenance and cash service are defined by Legal entities and Private entrepreneurs Bank account opening and maintenance rules (hereinafter referred to as Rules) and relevant contract/agreement.
5. The Rules are an integral part of this information bulletin.
6. 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.

7. Current account is opened for an unlimited term, moreover the precondition for opening current account is existence of the client's e-mail.
8. The conditions and tariffs in terms of certain services not included in this information bulletin are regulated by separate information bulletins and/or contracts/agreements.
9. 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.
10. 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
11. *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.*
12. 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. The Bank may also collect additional information about clients who are foreign tax residents for the provision to the State Revenue Committee of the Republic of Armenia, in accordance with the Tax Code of the Republic of Armenia and the Common Reporting Standard (CRS) of the OECD.
13. 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.
14. The procedure and conditions for providing remote banking services of the bank through IDBusiness mobile app are presented in "Public terms on remote banking services".
15. The procedure and terms of providing services through IDBHost are defined by the IDBHost Introduction Agreement.
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".

<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>
</table>

17. The list of documents required for opening a bank account can be found at the following link.

ATTENTION: THE BANK IS SUPERVISED BY THE CBA