

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 effective 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 effective date of the bulletin), apply to any branch of the Bank or contact the Bank's Call center: 010 593333 or 060 273333.

INFORMATION BULLETIN ON THE VISA WIZZ AIR CO-BRANDED PAYMENT CARD¹

N	Card Terms and Conditions	Card type: Visa Wizz Air Card
1.	Card type	Visa-Wizz Air Digital card (<i>the card may only be used for transactions that do not require the physical display of the card, such as online purchases and transactions via Apple Pay/Google Pay.</i>)
2.	Card currency	AMD, USD, EUR
3.	Card issuance period: within 1-2 business days ²	Free
4.	Card validity period	5 years
5.	Card account opening	Free
6.	Annual card account maintenance fee ³	AMD 50,000
7.	Annual fee applicable if no transactions are made for one year through any of the Customer's accounts with the Bank (hereinafter referred to as inactive accounts)	AMD 5,000 ⁴
8.	Minimum required balance on the card account	Not specified
9.	Interest rate accrued on the positive balance of the card account	0%
10.	Replacement/reissue of card in case if the card is damaged, invalid, lost/stolen (during the validity period of the card)	Not subject to replacement/reissue

¹ Card subtype – hybrid

²The card shall be activated by the Bank in accordance with the Rules for Servicing of Payment Cards (hereinafter referred to as Rules).

³ A 20% discount shall apply to the account maintenance fee for the first year for the cards ordered through the Idram&IDBank application. The email addresses registered in the Wizz Air account and with the Bank must match. If they do not match, Wizz Air will create a new account using the email address registered with the Bank.

⁴This provision applies to clients who have only card and current accounts with the Bank provided that no transactions have been carried out on any of these accounts for one year or more, and the total positive balance across all the customer's accounts is less than AMD 100,000 (or the equivalent amount in foreign currency). However, service charges or fees for internal transactions carried out by the Bank, as well as frozen funds in accounts within the limits of the frozen amount, shall not be treated as transactions. The fee specified in this clause shall not be charged if, in addition to inactive current and card accounts, the customer uses any other product or service of the Bank, including the synchronised Idram app and/or the idbanking.am online system. The fee for inactive accounts shall be charged once a year, regardless of the number of accounts. If the balance on inactive accounts is less than the prescribed fee or its equivalent in foreign currency, the entire remaining amount will be debited, after which the Bank may close the relevant accounts. The fee charged is non-refundable.

N	Card Terms and Conditions		Card type: Visa Wizz Air Card
11.	Card blocking		Free
12.	Card unblocking		Free
13.	Placement of the card on the international STOP list (for 7 days in one region)		AMD 10,000
14.	In the case of statements required under the RA legislation (at least once every 30 days) ⁵		Free
15.	Provision of an additional card account statement at the Bank or its delivery by post, or e-mail		AMD 1,000
16.	Fee for each SMS message ⁶		Free
17.	Fee for each PUSH notification		Free
18.	Replenishment of card account at the Bank's cash desks		in accordance with the fee schedule published by the Bank at the time the account is replenished
19.	Replenishment of the card Account through ADFTs		In accordance with the cash-in fee established by the partner payment and settlement organization
20.	Fee for cash withdrawal from a card account without using the card		AMD, RUB – 1% USD, EURO – 2%
21.	Fee for card-to-card transfers	For transfers made via IDBanking.am and Idram platforms from the card accounts of the Bank's <u>synchronized cardholders</u> to the cards issued by other banks of the Republic of Armenia	0.75%
		For transfers made via IDBanking.am and Idram platforms from the card accounts of the Bank's <u>synchronized cardholders</u> to other cards issued by the Bank	Free
22.	Interest on the overdrawn amount ⁷		0.07% per day
23.	Fee for non-cash card transactions		Free
24.	Card account closure and return of the card		Free
25.	Welcome Bonus ⁸		20 EUR

⁵ The provision of statements in and outside the territory of the Republic of Armenia is carried out in the manner specified in the agreements concluded between the Customer and the Bank.

⁶ The service is available for transactions amounting to AMD 500 or more. At the request of the customer, the PUSH notification service may be activated through the Bank's Idram&IDBank application either instead of or in addition to the SMS notification service.

⁷ Interest on the amount utilized in excess of the positive balance of the Card Account or, where a credit line is available, in excess of its limit (the "Overdrawn Amount") shall accrue from the 6th day following the date on which the Overdrawn Amount arose. This provision shall not apply to an Overdrawn Amount resulting from the charging of fees and commissions.

⁸ Welcome Bonus shall be granted to each customer once, upon the initial issuance of a Wizz Air Visa card. The Welcome Bonus is credited to the cardholder's Wizz Air wallet within five working days of the card's activation and after at least one transaction (either replenishment or a withdrawal) exceeding AMD 500 is completed. The Welcome Bonus shall not be granted upon card reissuance, reopening of an account following its closure, or when applying for a new card.

N	Card Terms and Conditions	Card type: Visa Wizz Air Card		
26.	Cashback on purchases ⁹	3% ¹⁰	1.5% ¹¹	1% ¹²
27.	Wizz Air Discount Club Standard membership ¹³	Free		
28.	Idcoin on purchases	-		
29.	Idcoin on purchases made through gettransfer.com ¹⁴	10%		
30.	Rental of safe deposit boxes offered by the Bank for each year of the card validity period ¹⁵	50% discount off the applicable fee		
31.	Travel insurance ¹⁶	50% discount		
32.	Access to the Airport business lounges ¹⁷	6 free visits		
33.	Concierge ¹⁸	Free		

⁹ Cashback for transactions completed during a particular month shall be paid by Wizz Air no later than the 5th working day of the following month. Cashback shall be credited if the amount of a single transaction is AMD 5,000 (inclusive) or more. The maximum monthly cashback amount shall be AMD 20000 (or its equivalent in euros). All types of cashback shall be credited to the customer's Wizz Air wallet.

Cashback shall not be credited for purchases made at points of sale and service in the following sectors: telecommunications, utility services, e-money, payments to government authorities (taxes, fees and other payments), charitable donations, betting on the totalisator and other services provided by banks and other financial institutions.

¹⁰ Cashback applies directly to payments for services provided by Wizz Air, namely the purchase of flight tickets and additional services. It does not apply to purchases of goods or services provided or sold by third parties, including where such goods or services are available on any Wizz Air website, app or other platform, via links posted on them, or otherwise advertised by Wizz Air. The bank reserves the right to unilaterally impose a limit on the cashback offered, and to amend the sectors that meet the specified criteria.

¹¹ Cashback applies to payments made in restaurants, supermarkets, as well as in the hospitality, clothing and fashion retail sectors. In these sectors, cashback shall be calculated on card payments made at points of sale/service having a Merchant Category Code (MCC) specific to the relevant sector or type. The Bank reserves the right to set a limit on the cashback offered, as well as to unilaterally amend the list of sectors meeting the established criteria.

¹² Cashback applies to payments made at other types of points of sale/service. In the sectors specified, cashback is credited when paying by card, provided that the point of sale/service has a Merchant Category Code (MCC) specific to the relevant sector/type. The Bank reserves the right to set a limit on the cashback offered and to unilaterally amend the list of sectors meeting the established criteria.

¹³ Membership shall be granted to the cardholder on an annual basis. It shall be renewed automatically for the duration of the card's validity period, provided that the card remains active. Membership shall not be renewed for closed cards.

¹⁴ Idcoin is also credited for payments made through the www.gettransfer.com website or mobile application for payments made during the period from 03/03/2026 to 01/03/2027. idcoin for payments made during a given month is credited by the 10th business day of the following month. The amount of idcoin actually receivable is credited after deducting taxes prescribed by the legislation of the Republic of Armenia.

¹⁵ The service is provided at the Bank's branches, in accordance with Bank's applicable [service tariffs](#) and is subject to the availability of safe deposit boxes. Information on the availability of safe deposit boxes may be obtained from the Bank's Contact Centre on the following telephone numbers: 010 59 33 33, 060 27 33 33

¹⁶ Travel insurance is provided in accordance with the applicable tariffs/terms and conditions established by the insurance company cooperating with "IDBank" CJSC. Maximum discount amount is AMD 3,000.

¹⁷ The number of free lounge visits is determined in accordance with the applicable terms of the Visa payment system. The free visits may be used both by the Cardholder and by one accompanying guest per visit. To access a business lounge, the cardholder needs to download the Visa Airport Companion application, register the relevant Card details and show the membership QR code upon entry. The same procedure applies when access is provided to a guest. The entitlement to the specified number of free visits is valid until 31/10/2026.

¹⁸ To use the service, register with the IDBank concierge/ Visa Concierge via Telegram and complete the authentication process. All features of the service are available 24/7.

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34.	International Free Fast track ¹⁹ service	6 free times
35.	Free Fast track service at Zvartnots Airport ¹⁹	6 free times
36.	Mobile data roaming ²⁰	3 GB
37.	Avis car rental service ²¹	Up to 20% discount
38.	Luggage packaging service at Zvartnots Airport ²²	6 free times
39.	Other benefits and terms applicable to Visa Premium cards	https://idbank.am/landing/premium-cards/

General provisions

1. The Bank's cards are settlement cards intended for cash withdrawal, cash deposits and non-cash operations/transactions within the limits of the funds belonging to the Cardholder using the funds available on the Cardholder's card account and credit line/overdraft provided by the Bank.
2. Fees subject to VAT taxation are inclusive of VAT.
3. The Bank has the right to unilaterally change the interest rate payable on the funds available on the account, as well as other fees, by publishing the relevant information on the Bank's official website at least 15 days before the change takes effect.
4. Interest accrued on the balance of the card account is paid on a monthly basis.
5. Interest on funds available in the card account is accrued for calendar days from the date on which the funds are credited until the day preceding the date on which the funds are returned to client, withdrawn from the client's account on other grounds.
6. The Bank, acting as a tax agent, is entitled to calculate and remit the income tax at the rate of 10% on interest received on funds available in accordance with the procedure prescribed by law.
7. Disputes arising between the Bank and the Client shall be settled through negotiations between the parties. Such disputes between the parties may also be resolved through the Financial System Mediator (in an order defined by RA law on "Financial

¹⁹The availability of the service and the list of international airports at which it is offered are determined by the Visa payment system. To use the service, activate the IDBank concierge/ Visa Concierge personal chat consultant in Telegram, select the relevant service, fill in the necessary data and receive the QR code. The service may be used by the Cardholder and one accompanying guest per visit. The entitlement to the specified number of visits is valid until 31/10/2026.

²⁰ The access to the service is determined by the Visa payment system. To use the service, activate the IDBank concierge/ Visa Concierge personal chat consultant in Telegram, select the relevant service. The service is provided by AirAlo. The service is valid until 31/10/2026.

²¹ Access to the service is determined by the Visa payment system. Cardholders are eligible for a 10-20% discount on car rentals. To find out the exact amount of the discount, follow the [Visa \(avisworld.com\)](https://avisworld.com) link, select a car, enter the card details and get the applicable discount amount.

²² The access to the service is determined by the Visa payment system. To use the free service, it is necessary to present the card at the packaging point. The service can be used by the Cardholder and one accompanying guest per visit. The service is valid until 31/10/2026, after which the terms and conditions of the Visa payment system applicable at that time shall apply.

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.

8. *“Your Financial Guide”* (www.fininfo.am)
9. *For the purposes of customer due diligence, under the RA law on “Combating Money Laundering and Terrorism Financing” the Bank may request additional documents or information based on the “Know Your Client” principle.*
10. *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, as well as, in accordance with the Tax Code of the Republic of Armenia, the Bank may collect additional information in order to provide information to the State Revenue Committee of the Republic of Armenia regarding a foreign tax resident client in accordance with the procedure provided for by the Common Reporting Standard of the Organization for Economic Cooperation and Development (OECD).*
11. To activate SMS-notification service and register an e-mail address, the Client must visit any branch of the Bank, present an identification document and complete the relevant application form.
12. The card is provided to the client within 2-5 banking days after submission of the application for card to the Bank and signing the service agreement. The card application may be submitted at any branch of the Bank or online through IDBanking online system or Idram&IDBank application.
13. A Card ordered online (in certain cases also cards ordered in branches at the Bank’s discretion) may be delivered to the address preferred by the client on the territory of Yerevan provided that the Client’s card account contains sufficient funds to pay the delivery fee, where such a fee has been established by the Bank.
14. To activate and use the Card the Client must insert the Card into the Bank’s ATM and select “Activate the card”. A one-time activation code will then be sent by SMS to the Client’s mobile number registered with the Bank. After entering the code into the ATM of the Bank, the Client will be requested to create a new PIN code by entering a 4-digit number. The PIN-code must be used exclusively by the Client, in accordance with the Rules, in addition, the customer is obliged to ensure that the PIN code remains inaccessible to third parties. The Card may be activated either at the Bank or through the ATMs located on the territory of RA that support this function.
15. The Bank shall activate the Card within 1 (one) business day after the Cardholder receives the Card and completes the actions defined in the preceding paragraph. A Card ordered online may be activated by the Client through IDBanking online system or Idram&IDBank application.
16. Card transaction may be performed both in the card account currency and in another currency at the exchange rates defined by the Bank for the transaction date.
17. The Bank shall not be liable for the losses arising from differences of exchange rates as a result of conversion of the transaction amount to the card account currency.
18. The Account Holder’s rights to dispose of the bank account and funds therein may be restricted by a court decision issued upon an application submitted by compulsory enforcement authorities or tax authorities.
19. Funds may be recovered from the card account without the Account Holder’s instruction by a court decision issued upon an application submitted by compulsory enforcement authorities or tax authorities.
20. Where the Account Holder has credit obligations to the Bank, the funds may be debited from the card account without the Account Holder’s prior authorization, in accordance with the procedure provided by the loan agreement.
21. The client has the right to communicate with the Bank through a preferred means of communication: e-mail or regular post. Electronic communication is the most convenient option. It is available on a 24/7 basis and is free of the risk of losing information in paper form, as well as ensures confidentiality.
22. In case of discovering inaccuracies in the account transactions, the Client may submit a complaint to the Bank within 15 days after receiving the account statement. If no objections are received within that period, the Bank shall deem the statement accepted. The complaint shall be submitted to the Bank in a written form. The Bank shall accept the complaint for consideration within the prescribed period by carrying out corresponding actions as defined by rules of local and international payment systems.

23. In case of loss of the card, the client must notify any of the following via telephone or other possible means of communication as soon as possible:

- **“Armenian Card” CJSC Processing Center by calling (010) 592222 24-hour telephone number** or
- call the Contact Centre of the Bank by dialing (+374 10) 59 33 33, (+374 60) 27 33 33, (+374 12) 33 33 33 24-hour telephone numbers or
- visit any branch of the Bank with a passport.
- Block the card through the IDBanking online system or the Idram&IDBank application

Card transactions will be suspended immediately after the Client notifies the Bank by phone that the card has been lost.

The Bank shall not be liable for any damage incurred by the Cardholder between the loss of the Card and notification of the Bank about it. After the card has been blocked, the Client must visit the Bank or submit an application concerning the loss of the card by phone, on the basis of which the Bank will issue a new card to the client within 5 banking days. For details, see the "Payment Card Service Rules" at the following link: [Rules](#).

24. Card servicing may be terminated early and the card account may be closed ahead of time based on the written application of the cardholder. The balance available on the card account shall be refunded to the Client in accordance with the conditions specified therein. The Card shall be returned to the Bank.

25. Attention: Interest on the **funds available on the Client's account is calculated based on the nominal interest rate**, while the annual percentage yield indicates the income the Client would receive, provided that the required deposit payments are made and the accrued interest is received at the specified intervals.

26. The procedure for calculating the annual percentage yield is available at the following link: [Annual Percentage Yield Calculation](#).

27. An example of interest calculation:

The day the money is credited to the card: 01.08.2018

The amount credited to the card: 100,000 AMD

Annual interest rate: 4,5%

Payment of interest: at the end of term

The term the amount remains on the card: 365 days

Income tax rate: 10%

Calculated interest amount:

$100,000 \times 4.5\% \times \frac{365}{364} = \text{AMD } 4487.67$

Income tax amount:

$4487.67 \times 10\% = \text{AMD } 448.77$

Income received by the cardholder: AMD 4038.90

28. Additional fees may be applied by servicing banks in case of cash withdrawal from other banks' ATMs and POS terminals.

29. When card-to-card transfers are made through other banks' ATMs, additional fee may be charged by the servicing bank.

30. The 3D Secure information security system is used for transactions performed in the virtual environment with payment cards issued by the Bank. When performing a card transaction, the Cardholder should look for the identification marks approved by the relevant payment system: Verified by Visa for Visa, Mastercard Secure Code for MasterCard, ArCa SecurePay for ArCa. If the 3D Secure security passcode is not received, and, as a result, the transaction cannot be completed for technical reasons or for any other reason not attributable to the Bank's failure to act, the Bank shall bear no liability.

31. The addresses of the Bank's branches and ATMs, as well as their operating hours are available at the following link: [Branches and ATMs](#).

32. Remote services are provided by the Bank through the IDBanking.am online system. The procedure and terms for rendering of the Bank's remote services are presented in **“Public terms of rendering remote banking services”**.

33. List of required documents for receiving a payment card:

- ✓ Identity document
- ✓ Public services number or reference on absence of PSN

34. Other provisions on card usage, maintenance, closure, re-issuance, ensuring security and appealing against card transactions which have not been defined in this information bulletin, are defined in the [Rules](#), the agreement concluded between the Bank and the Cardholder in terms of issuing, provision and servicing of payment Cards by the Bank, internal legal acts and rules of payment and settlement systems (ArCa, Visa, Mastercard).
35. The Bank is obliged to provide the client with the [Rules](#) while concluding an agreement with the latter.
36. The client must not be included in the list of unwanted clients of the Bank. The legal relations regarding the classification of the client as an unwanted client are regulated by the [rules](#) "On defining the criteria of classification of a Physical Entity client as unwanted and termination of business relationships with the client".
37. Refundability of funds available on the card account is guaranteed in accordance with the RA law "On Guarantee of Reimbursement 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 in AMD and in a 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	AMD 16 million	AMD 7 million	AMD 16 million (only the deposit in AMD is guaranteed)	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)	

ATTENTION! THE BANK IS SUPERVISED BY THE RA CENTRAL BANK