

Approved
by Decision No 340-L of the
Management Board of "IDBank" CJSC
as of 02/08/2026
Enters into force starting 19/08/2026

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 www.idbank.am for detailed information (paying attention at the action date of the bulletin), apply to any branch of the Bank or contact the Bank's Contact center: 010 593333 or 060 273333.

Ria Money Transfer

EXPRESS MONEY TRANSFER SYSTEM

INFORMATION BULLETIN

Data to be provided by the initiator of money transfer	<ul style="list-style-type: none">• ID document*• Transfer application in the form verified by the system <p>The name of the country and city to which the funds are to be transferred</p> <ul style="list-style-type: none">• Amount and fee• Full name (name, last name) of the beneficiary matching the passport details
*The Bank provides the receipt to the customer for each executed transfer	
Data to be provided by the beneficiary of the money transfer **	<ul style="list-style-type: none">• ID document*• Unique transfer code• Name, last name of the sender,• The amount and currency of transfer• Receipt application in the form verified by the system
<p>* The list of ID documents is specified by decision N 767 of the RA Government as of December 22, 1999</p> <p>** The Bank can claim additional documents and information on the basis of "Know your Customer" principle for the purpose of due diligence to be conducted under the RA Law "On anti-money laundering and counter terrorism financing".</p> <p>Due to internal policy requirements, the Ria Money Transfer payment system may also require additional documents, carry out additional checks, or refuse to process the transaction.</p>	

Transfer currency	USD and EUR		
	Foreign currency exchange is available upon necessity at the rates applicable by the Bank as of the given date		
Receipt currency	USD and EUR		
	Foreign currency exchange is available upon necessity at the rates non-cash rates applicable by the Bank as of the given date		
Transfer speed	5-10 minutes *		
* The terms for transfers to certain countries depend on the destination of the transfer			
Maximum amount per transfer	5000 USD/EUR*		
* A number of countries apply their own limits for transfer and receipt, according to the legislation of such countries.			
Fees	Destination Country	Money transfer Amount (USD/EUR)	Customer Fee (USD/EUR)
	Ukraine, Georgia, Moldova, Greece, Israel, Kazakhstan, Kyrgyzstan, Uzbekistan, Tajikistan	0.01 – 5 000.00	0.9% Minimum 2
	India, Nepal, Bhutan, Maldives, Sri Lanka	0.01 – 5 000.00	1.7% Minimum 3

	<p>Albania, Argentina, Austria, Belgium, Bolivia, Bosnia and Herzegovina, Brazil, Bulgaria, Colombia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Dominican Republic, Ecuador, Estonia, Finland, France, Germany, Gibraltar, Guatemala, Honduras, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Mongolia, Montenegro, Netherlands, North Macedonia, Norway, Panama, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom,</p>	0.01-5 000.00	<p>1.8% Minimum 3</p>
	<p>Philippines, Indonesia, Malaysia, Singapore, Thailand, Vietnam, Myanmar, Cambodia, Laos, Brunei, Timor-Leste</p>	0.01-5 000.00	<p>1.8% minimum 5</p>

	Any other country	0.01 – 5 000.00	3% Minimum 6
	<ul style="list-style-type: none"> • Transfers made through Ria Money Transfer payment system are on no address basis • The beneficiary can receive the transfer at any service center of Ria Money Transfer system point in the transferred country • The fee is charged from the sender, in Armenian drams at the rate of the Central Bank of RA as of the given date 		
Geography	Transfers via the Ria Money Transfer payment system are available to CIS countries, European countries, and other countries.		
Change of requisites of the transfer	<ul style="list-style-type: none"> • Requisites are changed on the day of submitting application on change of requisites on the basis of written application and ID document from the service center from which the transfer was effected; with no commission. • Change of requisites is executed in procedure established by the system within 24 hours. • Data of the beneficiary (name, last name, patronymic) can be changed only. • Only unpaid transfers can be changed. 		
Cancelling the transfer	<ul style="list-style-type: none"> • Transfer can be cancelled on the day of application, without additional fees, on the basis of cancellation application and identity documents details, submitted by the sender on the same day when the transfer was effected; both the transferred amount and the commission are subject to return. • Only unpaid transfers can be cancelled 		
Transfer refund	<ul style="list-style-type: none"> • Calling back of the full amount is effected on the basis of calling back request submitted by the customer in written form within 15 banking dayd from the service center from which the transfer was effected • Determined by the Ria Money Transfer payment system based on its internal policy requirements. • return of the fee is effected by the system depending on the reason • Only unpaid transfers can be returned. 		
Expiration date of the transfer	21 days		

- **Transfers through Ria Money Transfer system can be made from any branch of “ID Bank” CJSC**
- Transfers are intended exclusively for individuals.
- Transfers may be made exclusively for non-commercial purposes.

Procedures (like reimbursement of loss), terms and the scope of responsibility applicable for the delay of payments or the transfer, non-fulfillment or partial fulfillment of payment obligations by the financial institution, as well as the terms for appealing payments and (or) transfers made by the consumer, the procedures applicable to appeal, and the manner and means of their application by the consumer, are available: <https://idbank.am/en/information/consumer-rights/contentfooter/handling-of-customer-complaints/>

Detailed information is available: <https://www.riamoneytransfer.com/us/en>

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK