Appendix 5
Approved by Decision N-227L of the
Management Board of "IDBank" CJSC
as of 27/05/2026
Effective from 08/07/2026

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 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.

«TRAVEL CARD» INFORMATION BULLETIN

N	Card type	Travel card
1.	Card currency	AMD, USD, EUR
2.	Card provision (issuance) within 2-5 business days[1]	Free
3.	Card validity term	5 years
4.	Instant card issuance (within 1 business day)[2]	AMD 5,000
5.	Card account opening	Free
6.	Annual card account service fee[3]	AMD 20,000
7.	Annual commission fee applied in case of not performing any transactions through all the accounts of the Client with the Bank (hereinafter inactive accounts)	AMD 5,000 [4]
8.	Card account minimum balance	Not specified
9.	Interest rate calculated against positive balance of card account	0%
10.	Change/reissue of card in case if the card is damaged, invalid, lost/stolen (during the validity period of the card)	AMD 10,000
11.	Card Reissuance Prior to Expiry	Free[5]

[1]The card activation is performed by the Bank according to the Rules of "Servicing of payment cards" (hereinafter referred to as Rules).
[2]Instant card issuance is performed only at Vardanants branch of the Bank located at 13 Vardanants St., Yerevan, RA, tel.: +37410 593333, +37460 273333.

[3] A 20% discount on the first-year account maintenance fee is applied to cards ordered through the IDBanking.am online platform or the Idram&IDBank application, provided that the card is subject to an annual maintenance fee.In the event that a foreign currency-denominated card is ordered by a non-resident individual customer of the Republic of Armenia, at least one current account shall be opened simultaneously in the currency specified by the customer.
[4]This provision applies to clients who have only card and current accounts with the Bank no transactions through any of which have been performed within the past year and longer and the sum of all the positive balance of all the accounts of the client is less than AMD 100,000 (or equivalent amount in a foreign currency). Moreover, the charges of service fee or the internal transactions performed by the Bank, as well as the funds on frozen accounts in the amount of the frozen amount shall not be considered as transactions. The commission fee provided by this paragraph does not apply if the client, besides the inactive current and card accounts, has any other Bank product/service including a synchronized Idram application and/or idbanking.am online system. The commission fee for inactive accounts is applied once a year irrespective of the number of accounts. If the balance of inactive accounts is less than the defined commission fee/equivalent in foreign currency, the whole remaining amount shall be charged after which the given accounts can be closed by the Bank. The charged commission fee is not subject to return.
[5]The card is subject to early or at the end of the validity period change free of charge, if the validity period of the card is less than 3 months, otherwise the reissuance/change fee specified in the information bulletin of the given card type applies.

N	Card type		Travel card
12.	Card blocking		Free
13.	Card unblocking		Free
14.	Input of card in the international STOP list (for 7 days in one region)		AMD 10,000
15.	In the case of statements envisaged by the RA legislation (provided at least every 30 days)[6]		Free
16.	Provision of an additional monthly card account statement in the Bank or by post, e-mail		AMD 1,000
17.	Fee for each SMS [7]		Free
18.	Fee for each PUSH notification		Free
19.	Issuance of the attached card		Free
20.	Annual service fee for the attached card		AMD 10,000
21.	Replenishment of card account at the Bank's cash desks		According to the tariff set by the Bank for the given day
22.	Replenishment of the card Account through ADFT		In accordance with the cash-in fee established by the partner payment and settlement company
23.	Cash withdrawal fee from the Bank's ATMs		1%
24.	Cash withdrawal fee from the Bank's cash withdrawal points (POS terminal) and for cash withdrawal from a card account without using a card		AMD – 1% USD, EURO – 2%
25.	Commission fee for cash withdrawal with card from other RA -banks' ATMs		1.0%[8]
26.	Commission fee for cash withdrawal with card from ATMs of foreign banks		1.5%, minimum AMD 1,500[8]
27.	Commission fee for card-to-card transfers	Through ATMs	0.5%
		In case of transfers via IDBanking.am and Idram platforms from card accounts of synchronized cardholders of the Bank to the cards of other RA banks	0.75%
		In case of transfers via IDBanking.am and Idram platforms from card accounts of synchronized cardholders of the Bank to other cards of the Bank	Free
28.	Interest on Excess Expenditure[9]		0.07% per day
29.	Commission fee for non-cash card transactions		Free
30.	Daily cash withdrawal limit		AMD 5,000,000 USD, EUR 10,000
31.	Daily limit for cash withdrawal transactions		10
32.	Commission fee for temporary or permanent change of the limits		AMD 1,000 according to the internal decision
33.	Card account closure and return of the card		Free

[6] The provision of statements within and outside the territory of the Republic of Armenia is carried out in the manner specified in the agreements signed between the Customer and the Bank.

[7] The service is available for transactions amounting to AMD 500 or more. At the request of the customer, it is possible to activate the PUSH notification service instead of the SMS service or in parallel with the latter through the Bank's Idram&IDBank application.

[8] In addition to the specified fee, an additional fee may be charged in accordance with the tariffs established by the bank servicing the respective cash withdrawal point.

[9] 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 shall accrue starting from the 6th day following the date of occurrence of the Overexpenditure. This provision shall not apply to Overexpenditure resulting from the charging of fees and commissions.

N	Card type	Travel card	
34.	Cashback from purchase [10]	1.5%[11]	0.5%[12]
35.	Idcoin from purchase[13]	0.5%	
36.	Idcoin from gettransfer.com[14]	10%	
36.	Rent of safe deposit boxes offered by the Bank for each year of the card validity period[15]	50% discount from the current tariff	
37.	Travel insurance[16]	50% discount	
38.	Entrance to the Airport business lounges [17]	Free 6 entries	
39.	Concierge[18]	Free	
40.	Free Fast track[19] international service	Free 6 times	
41.	Free Fast track service at Zvartnots Airport[19]	Free 6 times	
42.	Internet roaming[20]	3 GB	

[10] The cashback for transactions performed during the given month is calculated and paid before the 5th business day of the following month. Moreover, the cashback subject to payment is transferred to the Cardholder after charging the taxes established by the RA legislation. Cashback is paid if the minimum amount of payments exceeds AMD 50,000/equivalent in foreign currency (inclusive) per month. The maximum monthly cashback amount after taxes is defined at AMD 8,000/ equivalent in foreign currency.

[11] Cashback is valid when paying for air tickets, train tickets, as well as for payments made at travel agencies, hotels, car rental services. When making payments by the card in the specified sectors, cashback is paid if the given merchant has a merchant category code (MCC) of the corresponding sector. The Bank may set a different Cashback payout limit, as well as unilaterally change the sectors where the Cashback is valid.

[12] Cashback is paid if the amount of one payment is AMD 5,000 (inclusive) and more.The cashback is not valid for purchases made at merchants in the following sectors: telecommunication services, utility services, electronic money, payments to state authorities (taxes, duties and other fees), charitable donations, bets and other services provided by Banks and other financial institutions.

[13] In addition to the paid Cashback, for card purchases are paid in idcoin units of the Idplus loyalty platform in accordance with the provisions set forth in Notes 9 and 11 of this information bulletin. The maximum monthly amount after taxes for receiving idcoin is 8,000 AMD/equivalent foreign currency. idcoin is calculated and paid for purchases made from 01/06/2024. The idcoin for transactions performed during the given month is calculated and paid before the 5th business day of the following month. Moreover, the idcoin subject to payment is transferred to the Cardholder after charging the taxes established by the RA legislation. The mobile phone number registered in the Bank is used to issue idcoin. Moreover, if the Bank does not have a registered phone number or it is incomplete, idcoin is not paid. The rules for issuing and using idcoin are presented in the following link.

[14] Idcoin is paid on the website www.gettransfer.com or in the mobile application for payments made during the period 03/03/2026-01/03/2027. Payment of idcoin for payments during a given month is made by the 10th business day of the following month. The idcoin subject to actual receipt is transferred after deducting taxes established by the legislation of the Republic of Armenia.

[15] The service is available at the Bank branches defined by the tariffs for services offered by the Bank in case of availability of free deposit boxes. To get information about availability of free deposit boxes, contact the Bank's call center: 010 59 33 33, 060 27 33 33.

[16] In accordance with the travel insurance tariffs/terms and conditions defined by the insurance company cooperating with "IDBank" CJSC. Maximum discount amount is set at AMD 3 000.

[17] The number of free entrances is determined by the current terms of the Visa payment system. The established entrances can be used both by the Cardholder and for 1 guest per visit. To enter the Business Lounge, you need to download the Visa Airport Companion application, register the relevant Card details and show the membership QR code upon entry. The same process applies in case of guest entry. The number of entries is valid until 31/10/2026..

[18] To use the service, register at IDBank concierge/ Visa Concierge viaTelegram, authenticate and use all the features of the service 24/7.

[19]The access to the service and the list of international airports are determined by the Visa payment system. To use the service, it is necessary to activate the IDBank concierge/ Visa Concierge personal chat consultant in Telegram, select the appropriate service, fill in the necessary data and receive the QR code. The service can be used jointly by both the Cardholder and 1 guest per visit. The number of entries is valid until 31/10/2026. .

[20] The access to the service is determined by the Visa payment system. To use the service, it is necessary to activate the IDBank concierge/ Visa Concierge personal chat consultant in Telegram, select the appropriate service. The service is provided by AirAlo. After activation, the cardholder can use 3 GB each time, the next 3 GB can be used after 14 days by reactivating. The service is valid until 31/10/2026.

43.	Avis car rental service[21]	Up to 20% discount
44.	Luggage packaging service at Zvartnots Airport[22]	Free 6 times
45.	Other additional privileges and terms of a card of Visa Premium class	https://idbank.am/landing/premium-cards/

General provisions

1. Bank's cards are settlement cards and are provided for cash withdrawal, cash deposit and implementation of non-cash operations/transaction within the limits of monetary funds owned by the Cardholder at the expense of monetary funds available on the Cardholder's card account and credit line/overdraft extended by the Bank.
2. Commission fees subject to VAT taxation also include the VAT.
3. Tariffs for provision and servicing of salary cards to organizations are defined separately according to the relevant agreement.
4. 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.
5. Interest amounts accrued towards the positive balance of the card account are paid on a monthly basis.
6. Interest on funds available on the card account is accrued for calendar days between the day of deposit of funds and the day preceding return of funds to the client or withdrawal of funds from the client's account on another basis.
7. The Bank reserves the right of a tax agent to calculate and pay the income tax (10%) for interest received against funds available on the account in an order defined by law.
8. Disputed arising between the Bank and the Client are settled through negotiations between the parties. Disputes between the parties may 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: info@fsm.am.
9. *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.*
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 and e-mail address one has to visit any of the branches of the Bank (carrying an identification document) and fill in the corresponding application.

[21] Access to the service is defined by the Visa payment system. Cardholders can get a 10-20% discount on car rental. To find out the exact amount of the discount, click on Visa (avisworld.com) link, choose a car, enter the card details and get the 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 jointly by the Cardholder and 1 guest per visit. The service is valid until 31/10/2026.

12. The card is provided to the client within 5 banking days after submission of the application for card to the Bank and signing the service agreement. The card application can be submitted in the branches of the Bank or online (through IDBanking online system or Idram&IDBank application).
13. The Card ordered online (in certain cases also cards ordered in branches at the Bank's discretion) can be delivered to the address preferred by the client on the territory of Yerevan upon availability of the amount required for delivery service on the Client's card account given such tariff is defined by the Bank at the given moment.
14. In order to activate and use the Card the Client should insert the Card in the Bank's ATM and select "Activate the card". After that, the Client will receive the one-time code for card activate on the client's mobile number registered at the Bank after input of which into the ATM of the Bank the client will be requested to create a new PIN code by inputting a 4-digit number. The PIN-code must be used only by the client, as well as the client must ensure that other people do not have access to the PIN code. Activation can be performed both in the Bank and from all the ATMs on the territory of RA which allow such possibility.
15. The card is being activated by the Bank within 1 (one) business day after receipt of the Card by the Cardholder and performing the actions defined in the abovementioned paragraph. The card that has been order online can be activated by the client through IDBanking online system or Idram application.
16. Transactions with the card can be performed both in the card account currency and in another currency at the exchange rates defined by the Bank for the given day.
17. The Bank bears no responsibility for the losses arising from differences of exchange rates as a result of conversion of the transaction amount to the card account currency.
18. Account owner's rights to dispose of the bank account and funds therein can be limited by a court decision based on requests submitted by judicial acts compulsory enforcement authorities or tax authorities.
19. Confiscation of funds from the account without the account owner's instruction can be performed by a court decision based on requests submitted by judicial acts compulsory enforcement authorities or tax authorities.
20. In case of loan liabilities between the Bank and the account owner the funds from the card account shall be charged without notice 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 of regular post. The electronic means of communication is the most comfortable. It is available on a 24/7 basis and is free of the risk of losing information in paper as well as ensures confidentiality.
22. 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.
23. In case of loss of the card, the client must notify 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

    At the moment of notification by the Client about the loss of the card via telephone, the performance of transactions on the card will be immediately suspended.

    The Bank shall not be liable for any damage caused to the Cardholder between the loss of the Card and notification of the Bank about it. After the card is suspended, the client must visit the Bank or by Phone Call provide a written statement about the loss of the card, on the basis of which the Bank will provide the client with a new card within 2-5 banking days. For details, see the "Payment Card Service Rules" at the following link: Rules.

24. The servicing of the card can be terminated and the card account can be closed ahead of time based on the written application of the cardholder. The balance available on the card account is subject to return to the client: according to the conditions specified in the application. The Card shall be returned to the Bank.
25. 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 of the Client to be received as a result of making mandatory deposit payments and receiving the earned interest amounts at defined intervals.
26. The order of calculation of annual percentage yield can be found 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: by the end of term
The term the amount remains on the card: 365 days
Income tax rate: 10%
Calculated interest amount:
100,000 x 4.5%: 365 x 364 = AMD 4487.67
Income tax amount:
4487.67 x 10% = AMD 448.77
Income received by the cardholder: AMD 4038.90

28. Additional commission fees may be applied by servicing banks in case of cash withdrawal from other banks' ATMs and POS terminals.
29. While making card to card transfers from other banks' ATMs additional commission may be charged by the servicing bank.
30. The 3D Secure information security system is applied while making operations in the virtual platform through payment cards issued by the Bank. While performing transactions through the card it is necessary to pay attention to the identifiers approved by payment systems (VerifiedbyVisa for Visa, MastercardSecureCode for MasterCard, ArCa SecurePay for ArCa). The Bank shall not be reliable for failure to receive a 3D Secure security passcode and failure of the transaction as a result, which is not conditioned by technical reasons or Bank's inactivity.
31. 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.
32. Remote servicing by the Bank is implemented through the IDBanking.am online system. The order and terms of rendering remote services of the Bank 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, agreements 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 Phisical Entitty 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 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>
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ATTENTION! THE BANK IS SUPERVISED BY THE RA CENTRAL BANK