Appendix 5
Approved by
Decision N 253– L of the
Management Board of "ID Bank" CJSC
dated 24/06/2026
Effective since 26 June 2026

The terms and conditions set out in the bulletin may have been amended.

Please note that when reviewing the bulletin on the Bank's official website, you should pay attention to the date of its validity.

For more detailed information, if you are using a paper version of the bulletin, please visit the Bank's website at www.idbank.am (don't forget to check the validity period of the information bulletin), contact any Bank branch, or call the Bank's Contact Center at the following phone numbers: 010 59 33 11, 010 59 33 33.

INFORMATION BULLETIN on
Real Estate Secured Business Credit Lines

1.	Loan type			Credit line	
2.	Loan purpose			Implementation of entrepreneurial activities	
3.	Currency			AMD, USD	
4.	Security			Residential, public, commercial real estate	
				In case of credit lines with proof of income/income-verified	In case of credit lines without proof of income/no-doc
5.	Interest rate type			Fixed interest rate for the first 12 months, and floating interest rate for months from 13 to 60	
6.	Annual interest rate*	nominal	AMD	Fixed 15.5% - 18.5% Floating IBRR[1] + /6.2%-9.2%/	Fixed 16% - 19% Floating IBRR[1] + /6.7%-9.7%/
		nominal	USD	Fixed 11%-13% Floating IBRR1 + /7.1% - 9.1%/	Fixed 12.5% - 14.5% Floating IBRR[1] + /8.6% - 10.6%/
* The interest rate is set depending on the terms and indicators of the provided loan, for example, loan amount, loan term, loan/value ratio, property location, etc.					
7.	Minimum loan term			24 months	
8.	Maximum loan term [2]			60 months	
9.	Minimum amount			AMD 5,000,001 or equivalent in USD	
10.	Maximum amount[3]			AMD 125,000,000 or equivalent in USD	AMD 25,000,000 or equivalent in USD
PENALTIES, FINES					
11.	Penalty for overdue loan, per day			0.1%	
12.	Penalty for overdue interest, per day			0.1%	
13.	Penalty for early termination of the credit line agreement			In the amount of 5% of the credit line agreement amount [4]	

[1] The "ID Bank" reference rate ("IBRR"), and its calculation methodology are presented through the following link: For loans granted under these terms and conditions, the IBRR may be changed twice a year, in May and November. In this case, the change shall take effect 30 calendar days after publication. The minimum and maximum thresholds of the floating (nominal) interest rate on the loan in case of USD respectively are 7,5% and 16,5%, and AMD - 9% and 19%:

[2] At the Customer's request, the term of the Credit Line Agreement may be extended for a maximum period of 60 months, subject to annuity repayment of the Loan amount (balance) under the lending conditions in effect as of the date of application. Other terms for extending the Credit Line Agreement may also apply by the decision of the Bank's authorized body. The Customer submits an application for extending the term of the Credit Line Agreement at least 30 calendar days prior to the expiry date of the Agreement.

[3] Covers the total balance of all credit obligations of the Customer and its affiliated persons to the Bank, with credit lines/overdrafts participating in the calculation in the amount of the sum of the contract, and liabilities secured in foreign currency - at the exchange rate of the Central Bank of the Republic of Armenia for the given currency as of the date of making a decision on the loan.

[4] The Customer also has the right to fulfill (repay) his obligations under the loan agreement ahead of Schedule/early repayment/, regardless of whether such a right is provided for in the loan agreement or not.

WARNING: PLEDGED PROPERTY AND/OR FUNDS MAY BE SEIZED/FORECLOSED IN ACCORDANCE WITH THE PROCEDURE ESTABLISHED BY LAW IF THE LOAN AMOUNT AND INTEREST PAYMENTS ARE NOT MADE ON TIME. ATTENTION: THE BANK SENDS INFORMATION ABOUT THE CUSTOMER TO THE CREDIT BUREAU WITHIN A MAXIMUM OF ONE BUSINESS DAY, WHERE THE CUSTOMER'S CREDIT HISTORY IS FORMED. THE CUSTOMER HAS THE RIGHT TO OBTAIN HIS CREDIT HISTORY FROM THE CREDIT BUREAU ONCE A YEAR FREE OF CHARGE. ATTENTION: A BAD CREDIT HISTORY MAY HINDER THE CUSTOMER FROM OBTAINING A LOAN IN THE FUTURE.			
14.	Maximum loan/pledge ratio (to the estimated realizable value of the property)	70%, if the pledge object is an apartment or public space 50%, if the pledge object is a residential house (private house) and land plot, etc.	60%, if the pledge object is an apartment or public space 40%, if the pledge object is a residential house (private house), land plot, etc.
15.	Disbursement method	Non-cash, through a current account. See Tariff information Bulletin link for account opening and servicing/maintenance fees/rates.	
16.	Credit line type	➢ Revolving credit line, ➢ Non-Revolving credit line, Credit line with repayment schedule	
17.	Loan and interest repayment method	Interest amounts: monthly repayments; credit line amount: according to the type of credit line: at the end of the term or in the form of repayments/reductions during the term of the contract/agreement.	
	COMMISSION FEES		
18.	Loan application review fee	Not specified	
19.	Loan disbursement fee	Not specified	
20.	Interest for the unused part of credit line	0.1% of unused credit line, monthly	
	REQUIREMENTS FOR THE BORROWER		
21.	Borrower status	RA resident legal entity, Individual entrepreneur	
22.	Minimum period of business activity	6 months	Not specified
23.	Age restrictions for borrower	Individual entrepreneurs must be at least 21 years old on the date the loan is issued and no older than 65 years old at the end of the loan term.	
24.	Credit history requirements	- absence of current overdue/classified liabilities (loan, credit line, overdraft, issued guarantee, etc.) (also applies to the pledger/guarantor) - absence of credit history is acceptable - the customer must not be in the Bank's list of unwanted clients[5]	
25.	TDR ratio (ratio of total debt obligations (average monthly) to net income/profit/revenue)	AMD	Up to 60%
		USD	Up to 55%
	SECURITY		
26.	Pledge object/Collateral**	Residential/public/commercial real estate located in the territory of the Republic of Armenia, including a separate land plot with the purpose of "settlement land use", located in Yerevan	
27.	Pledger	Any individual or legal entity (in case of a legal entity - pledger, the latter must have state registration of the Republic of Armenia)	
28.	Valuation of the pledge object	The pledge object must be appraised by one of the specialized organizations cooperating with the Bank, the list of which is presented at the following link: List of Appraisal Companies**	
29.	Minimum requirements for the pledge object	1. the real estate must have a stone, panel or reinforced concrete structure (except for partitions and interfloor ceilings), 2. the real estate must not be a public accommodation or be located in a territory of another building, a dormitory, 3. the real estate must not be located in a territory/area of overriding public interests, a residential house (private house) should not have a common yard area, common joint or common share ownership with other properties, or common walls with neighboring buildings	

[5] Legal relationships regarding the classification of a customer as unwanted by the Bank are regulated by the Procedure/Rules on "Defining the Criteria of Classification of a Client as Unwanted and Termination of Business Relations with Him/Her" https://idbank.am/information/helpfull-information/Classification_procedure.pdf

** As an additional security measure, the Bank may require a guarantee from an individual or legal entity [6]			
INSURANCE			
30.	Insurance against loss of life and permanent inability to work due to an accident with the Borrower	may be required by the Bank, provided on the basis of the loan balance (applicable to Individual Entrepreneur borrowers). The list is presented at the following link: List of Insurance Companies***.	
31.	Insurance of the pledge object	may be required by the Bank, based/depending on the loan balance or the estimated market/realizable value of the property. The list is presented at the following link: List of Insurance Companies***	
OTHER CONDITIONS			
32.	Master loan agreement	The Bank may sign a Master loan agreement with the customer for a term of up to 240 months.	
33.	Positive factors for providing/issuing a credit line	1) Positive credit history 2) Steady cash flow 3) Compliance of the pledge object with the Bank's requirements 4) Other factors	
34.	Credit line rejection factors	1) Poor credit history 2) Pledge object does not comply with the Bank's requirements, or the property is considered difficult to sell from the Bank's perspective 3) Provision of false or inaccurate information 4) Provision of information that casts doubt on the loan's repayability 5) Poor credit history of a person affiliated with the customer	
35.	Maximum decision-making period	Maximum 5 business days after submitting all required documents to the Bank	Maximum 2 business days after submitting all required documents to the Bank
36.	Decision notification period	1 business day	
37.	Decision validity period	30 business days The Bank has the right to refuse to grant a credit line if essential terms necessary for making a positive decision on granting a credit line have changed (e.g., overdue obligations, seizure/freezing of bank accounts, etc.).	
38.	Decision reapproval period	maximum once, within 10 business days after the expiration of the decision, under the lending conditions in effect as of the date of re-approval	
39.	Term for providing the loan amount to the Borrower	1 business day after receiving the document confirming the right to pledge over the pledge object	
40.	Place of acceptance, processing and disbursement of loan applications	All branches of the Bank	
41.	List of required documents	By the following link: List of documents (In case of loans without income proof, the specified documents are not required for conducting financial analysis)	
**** Regardless of the rates specified by the Bank in these terms and conditions, fees for services provided by third parties may be changed by third parties.*			

[6] In the event of the Borrower's failure to fulfill or delay in fulfilling his obligations, the Guarantor bears the liability stipulated by the Contract/Agreement, within the framework of which there may be a foreclosure of his property and/or funds arising from the fulfillment of obligations, as well as a deterioration in his credit history as a result of the transfer of information to the credit bureau.

GENERAL PROVISIONS

1) In the case of loans granted to micro-commercial organizations and individual entrepreneurs in the amount of up to 5,000,000 Armenian drams (including 5,000,000 Armenian drams) and/or their equivalent in foreign currency, as established by the Law on "State Support for Small and Medium-Sized Enterprises",
   1) the customer has the right to terminate the loan agreement unilaterally without any reason within 7 (seven) business days after its conclusion (time for consideration), returning the received loan amount in full and paying interest calculated in accordance with the effective annual interest rate provided for in the agreement.
   2) In the event of early repayment, the commissions constituting the Bank's income, which are included in the borrower's total lending costs, shall be reduced proportionally.
   3) ATTENTION: WHEN APPLYING FOR A LOAN, THE LENDER WILL PROVIDE YOU WITH AN INDIVIDUAL SHEET OF ESSENTIAL TERMS OF THE CONSUMER LOAN, WHICH WILL PRESENT THE INDIVIDUAL TERMS OF THE LOAN TO BE PROVIDED TO YOU.
2) PLEASE NOTE: THE NOMINAL INTEREST RATE OF THE LOAN MAY BE CHANGED BY THE BANK. If the customer does not agree with the change in the interest rate, the customer shall have the right to unilaterally terminate the agreement early by fully repaying the principal amount of the loan provided and paying the accrued interest and other charges. Regardless of the amount of the tariff established by the Bank, the interest rate of the loan (borrowing) may not exceed double the reference rate established by the Central Bank of the Republic of Armenia/CBA.
3) The loan disbursement commission (if any) is charged on the actual day of loan disbursement.
   4) PLEASE NOTE: INTEREST ON THE LOAN IS CALCULATED BASED ON THE NOMINAL INTEREST RATE. THE EFFECTIVE ANNUAL INTEREST RATE SHOWS HOW MUCH THE LOAN WILL COST THE CUSTOMER IF INTEREST AND OTHER FEES ARE PAID ON TIME AND IN THE SPECIFIED AMOUNTS.
5) THE ORDER FOR CALCULATING THE EFFECTIVE ANNUAL INTEREST RATE IS PRESENTED AT THE FOLLOWING LINK.
6) Changes in the exchange rate may affect loan repayments. When calculating the annual effective interest rate, it is necessary to take into account that repayments of loans in foreign currency are made from the account in the currency of the given Loan, and in the absence of the necessary funds in the account, also from other accounts in any currency, therefore the annual effective interest rate may change depending on the change in the exchange rate of the given currency.
7) The annual percentage rate (APR) may change depending on changes in the exchange rate published on the official website of the Central Bank of the Republic of Armenia.
8) Interest calculated on the principal amount of a loan provided in foreign currency may also be paid in the currency of the loan, at the request of the Borrower.
9) The Creditor/Bank shall have the right to unilaterally amend the essential terms of the loan, including the interest rate of the Loan, by notifying the Borrower 7 (seven) business days in advance thereof or require early partial or full repayment of the existing obligation in case of:
   a) fluctuation of the US dollar exchange rate published by the Central Bank of the Republic of Armenia by more than 5 (five) percent compared to the moment of signing this Agreement and/or fluctuation of the Lombard repo interest rate published by the Central Bank of the Republic of Armenia/CBA by more than 3 (three) percent compared to the moment of signing this agreement,
   b) fluctuation of the published base interest rate used as the basis for the floating interest rate published by the Bank by more than 2 (two) percentage points within one year, /applies in case of floating interest rate/,
   c) fluctuation of the Russian ruble exchange rate published by the Central Bank of the Republic of Armenia by more than 10 (ten) percent compared to the moment of signing the Loan Agreement,
   d) fluctuation of the published prices of oil (BRENT) and gold in the international market by more than 20 (twenty) percent compared to the moment of signing the Loan Agreement,
   e) publication of negative GDP of the Republic of Armenia,
   f) revocation of the license of any commercial bank of the Republic of Armenia by the CBA,
   g) increase of the published unemployment rate in the Republic of Armenia by more than 10 (ten) percent,
   h) decrease of the published indicator of money transfers made to the Republic of Armenia from abroad by more than 10 (ten) percent,
   i) declaration of war or military operations in the Republic of Armenia or neighboring countries/territories,
   j) declaration of a state of emergency by the Republic of Armenia,
   k) calling early parliamentary elections in the Republic of Armenia,
   l) an application is filed for declaring the Borrower or its founder bankrupt (compulsory or voluntary),
   m) the Borrower or its founder are involved as a suspect or accused in any criminal case or in case of criminal prosecution against the latter
   n) the claim for confiscation of an amount exceeding AMD 1 million against the Borrower or its founder is satisfied,
   o) a court verdict regarding the imprisonment of the Borrower's founder is in place, in case of finding him guilty under the criminal or civil code in court, as a result of which the claim will exceed AMD 1 million, or there will be a decision of imprisonment,

p) transactions with money laundering typologies are conducted, or the Borrower appears on money laundering lists,
q) the activity of the Borrower legal entity /individual entrepreneur/ is terminated according to the Agency for State Register of Legal Entities of the RA MoJ,
r) the activity of the Borrower legal entity /individual entrepreneur/ is terminated/temporarily suspended/ according to the RA SRC,
s) an increase in the customer's credit burden by 20% or more after the date of signing the loan agreement, except for loans provided by the Bank
t) there are 30 or more days overdue on liabilities with the Bank during the last year,
u) there is classification in another financial organization,
v) a registered loss by the Borrower in the previous period in the profit tax and/or audit report is recorded,
w) a decrease in the Borrower's equity compared to the previous reporting period, according to the income tax and/or audit report,
x) the Borrower fails to fulfill and/or timely fulfill tax obligations,
y) non-fulfillment/default of the customer's obligations specified in the loan agreement, including violation of the specified covenants,
z) acquisition of new obligations by the Borrower without the written consent of the Bank, as a result of which the obligations subject to monthly payment by the Borrower exceed 20 (twenty) percent of the Borrower's monthly repayments as of the date of signing the loan agreement,
aa) decrease in the Borrower's annual net profit compared to the net profit of the previous period according to the income tax report,
bb) decrease in the Borrower's average monthly turnover for the last 12 months compared with the average monthly turnover at the time of considering the loan application,
cc) provision of guarantees and sureties by the Borrower in the amount of more than 20% of the current obligations without the written consent of the Bank.

10) The Bank has the right to demand from the Borrower early repayment of the Loan, accrued interest and other amounts payable to the Bank under the loan agreement, as well as to unilaterally review the essential terms of the loan agreement and the Loan (amount, repayment period, annual interest rate, Loan currency, etc.) if any of the following circumstances specified in the public terms/information bulletin of the loan provided under this agreement exist/occur:
a) the requirements of the Agreement have been violated or not fulfilled by the Borrower,
b) the documents submitted by the Borrower that have legal significance and serve as the basis for the provision and monitoring of the Loan have been found unreliable, and the assurances and guarantees provided by the Borrower under the Agreement were incorrect, unreliable or misleading,
c) there are circumstances or documents that actually substantiate the insolvency (bankruptcy) of the Borrower, including (but not limited to):
    i) there are grounds for balance sheet insolvency according to the RA Law "On Bankruptcy",
    ii) there is a situation of actual insolvency according to the RA Law "On Bankruptcy",
    iii) the Borrower has filed a bankruptcy petition with the court in accordance with the RA Law "On Bankruptcy",
    iv) if the Borrower is a bank or a credit organization and there are grounds for insolvency provided by the RA Law "ON BANKRUPTCY OF BANKS, CREDIT ORGANIZATIONS, INVESTMENT COMPANIES, INVESTMENT FUND MANAGERS AND INSURANCE COMPANIES".
d) the Borrower has overdue obligations towards the Bank, other banks, credit or other organizations, or the state budget or any third parties
e) the Borrower's bank accounts have been blocked or arrested,
f) the means of ensuring the performance of the Borrower's obligations under the Agreement have been lost or damaged or devalued in any other way, their storage conditions have deteriorated, or the ownership rights to them have ceased in accordance with the law, and they have not been restored or replaced by adequate security measures within 10 (ten) days from the moment the Bank submitted a claim,
g) other conditions envisaged by the loan agreement for ensuring the performance of the agreement have been violated,
h) the guarantee contracts, guarantees or insurance certificates (policies), being the security for the loan agreement, have for any reason lost their validity, including those that have been declared invalid, or which, according to the Bank, can no longer be considered as a full means of security of the loan agreement (of the guarantor, warranty issuer or bankruptcy of the insurance company, non-fulfillment of cash obligations by the latter to other creditors, etc.),
i) claims have been filed against the Borrower, the amount of which is more than 25 % (twenty-five) of the balance sheet value of the Borrower's total assets (for an individual entrepreneur borrower, more than 25 % (twenty-five) of the total amount of loans provided on the basis of this agreement),

j) the Borrower has reduced the size of its authorized capital, has ceased its activities, or has significantly changed the nature of the activities when signing the loan agreement (**in the case of individual entrepreneur borrowers, this clause shall apply to the extent applicable to an individual entrepreneur**),
k) the Borrower's operations have been hindered by the loss of ownership of any property owned by it,
l) any license, patent or other permission granted to the Borrower (hereinafter referred to as "License") has lost its validity or the activity carried out on the basis of the License has been limited in any way, or the License granted to the Borrower has undergone such changes that it does not enable the Borrower to continue its activities under the same conditions and volumes,
m) a tense political situation has been created in the Republic of Armenia, the Republic of Armenia has entered into a declared or undeclared war, large-scale military operations; rebellions or other political disturbances have occurred, except if these events do not have a significant impact on the Borrower's proper performance of its obligations under the loan agreement,
n) a decision on reorganization, liquidation or insolvency has been made by the relevant body of the Borrower's management, or such events have occurred which, according to the current legislation, may cause such consequences,
o) as a result of changes made to the composition of the Borrower's participants (shareholders, members), in their shareholding ratio, any contracts concluded with third parties or other circumstances, other persons than those who had decision-making rights at the time of signing the loan agreement, receive decision-making rights in the Borrower's management bodies,
p) the Bank has reliable information that indicates the possible occurrence of such events that may significantly worsen the Borrower's financial situation or make it impossible for the Borrower to fulfil its obligations under the loan agreement,
q) the Borrower takes measures to resolve (dispute) any contract concluded with the Bank, including by court order,
r) performance of any obligation imposed on the Borrower under this loan agreement or contracts concluded on its basis, as well as concluded for the purpose of ensuring its execution, becomes impossible due to its illegitimacy,
s) this loan agreement or any contracts concluded on its basis, as well as concluded for the purpose of ensuring its execution is declared invalid or unsigned,
t) the Borrower has ceased its business activities,
u) the Borrower's auditors have issued an qualified opinion on any of the Borrower's financial statements,
v) insurance contract for the property mortgaged for the security of fulfillment of the obligations assumed by the loan agreement, was not concluded, or the term of the mortgaged property insurance contract was not extended, or the beneficiary of the insurance contract was changed by the insurer (in case of a mortgaged property insurance claim),
w) the Bank's unconditional rights to verify the intended use of the Loan provided for under the loan agreement were obstructed by the Borrower. Moreover, in the terms of the loan agreement, any prohibition, violation, omission by the Borrower of the use of the rights reserved to the Bank, non-provision of information or provision of unreliable information, etc., is considered an obstacle:

11) The real estate mortgage agreement must be notarized. The right of ownership, mortgage right and other property rights to the real estate are subject to state registration.
12) A NEGATIVE CREDIT HISTORY MAY HINDER THE CUSTOMER FROM OBTAINING A LOAN IN THE FUTURE.
13) THE BORROWER MAY BE DEPRIVED OF HIS RIGHTS TO THE PROPERTY IF HE DOES NOT PERFORM OR IMPROPERLY PERFORMS HIS OBLIGATIONS UNDER THE LOAN AGREEMENT.
14) In the event of a customer's failure to fulfill his obligations, if the pledge is insufficient to repay the obligations, the obligations may be repaid at the expense of other property of the customer.
15) IN THE EVENT OF FULFILLMENT OF OVERDUE OBLIGATIONS, PAYMENTS SHALL BE MADE IN THE FOLLOWING ORDER: EXPENSES AIMED AT RECOVERY OF FUNDS, INCLUDING COURT EXPENSES (IF ANY), PENALTY ON INTEREST, PENALTY ON THE PRINCIPAL AMOUNT OF THE LOAN, INTEREST, SERVICE FEES AND COMMISSIONS (IF ANY), AND THE LOAN AMOUNT. THE BANK SHALL HAVE THE RIGHT AT ANY TIME TO UNILATERALLY CHANGE THE ORDER OF PAYMENTS SPECIFIED IN THIS CLAUSE.
16) Interest accrued on the principal amount of the loan may also be paid in the loan currency, at the borrower's request.
17) Disputes arising between the parties may be resolved through judicial procedure or through the Financial System Mediator (in accordance with the procedure established by the RA Law "On the Financial System Mediator"), address: 15 M. Khorenatsi Street, "Elite Plaza" Business Center, 7th floor, Yerevan 0010, Republic of Armenia, e-mail: info@fsm.am, telephone: (+37460) 70-11-11, fax: (+37410) 58 24 21. At the same time, if the amount of the pecuniary claim does not exceed AMD 250,000 (two hundred fifty thousand) or the equivalent amount in foreign currency, the decisions of the Financial System Mediator may not be challenged by the Bank.
18) *For the purpose of proper customer due diligence established by the RA Law "On Combating Money Laundering and Terrorist Financing", the Bank may, based on the "Know Your Customer" principle, require additional documents or information.*
19) *Pursuant to the agreement concluded with the United States based on the Foreign Account Tax Compliance Act (FATCA), the Bank may collect additional information for the purpose of determining whether the customer is a US taxpayer, as well as for providing information regarding a customer who is a foreign tax resident to the State Revenue Committee under the Government of the Republic of Armenia in accordance with the Common Reporting Standard of the Organization for Economic Co-operation and Development (OECD) prescribed by the Tax Code of the Republic of Armenia.*
20) THE CUSTOMER SHALL HAVE THE RIGHT TO COMMUNICATE WITH THE BANK BY THEIR PREFERRED MEANS, NAMELY BY E-MAIL OR POSTAL COMMUNICATION. RECEIVING INFORMATION ELECTRONICALLY IS THE MOST CONVENIENT OPTION. IT IS AVAILABLE ON A 24/7 BASIS, IS FREE FROM THE RISKS OF LOSS OF PAPER INFORMATION, AND ENSURES CONFIDENTIALITY.

21) During the term of the Loan Agreement, information regarding the conditions for provision of statements, duplicates thereof and certificates/references may be found at the following link: Tariff Information Bulletin.
22) The list of the Bank's branches and ATMs, the addresses of their operation and their working hours may be found at the following link: Branches and ATMs.
23) Remote services by the Bank are provided through the IDBusiness Mobile application and the Bank-Customer online system (IDBusiness Online – https://online.idbank.am). The procedure and conditions for provision of remote banking services by the Bank are presented in the "Public Terms for Provision of Remote Banking Services"

PLEASE NOTE: THE BANK IS CONTROLLED/SUPERVISED BY THE CENTRAL BANK OF THE REPUBLIC OF ARMENIA