Annex 1
Approved by Resolution No. 251-L of the Management Board
of "ID Bank" CJSC dated June 22, 2026
Effective from July 15, 2026

The terms and conditions set out in this Information Bulletin may be amended.

If you are reviewing this Information Bulletin on the Bank's official website, please pay attention to its effective date.

For more detailed information, if you are reviewing this Information Bulletin at the Bank's premises or in hard copy, please visit the Bank's official website at www.idbank.am (making sure to check the effective date of the Information Bulletin), visit any branch of the Bank, or contact the Bank's Contact Center by calling 010 59 33 11 or 060 27 33 33.

INFORMATION BULLETIN
ON THE "BUSINESS SAFE" TERM DEPOSIT [1]

1. Annual interest rates applicable to the "BUSINESS SAFE" term deposit.

Annual Nominal Interest Rate (Annual Percentage Yield) *(without the right to replenish)*								
Interest Payment Frequency								
Currency	AMD		USD		EUR		RUB	
Deposit Term	Monthly	At Maturity	Monthly	At Maturity	Monthly	At Maturity	Monthly	At Maturity
31-90 days	-	4.50% (4.58%)	-	-	-	-	-	1.50% (1.51%)
91-180 days	5.00% (5.12%)	5.50% (5.58%)	-	-	-	0.50% (0.50%)	2.50% (2.53%)	3.00% (3.02%)
181-270 days	7.00% (7.23%)	7.50% (7.57%)	-	2.60% (2.61%)	1.00% (1.00%)	1.25% (1.25%)	3.00% (3.04%)	3.50% (3.52%)
271-365 days	7.20% (7.44%)	7.70% (7.70%)	2.30% (2.32%)	2.80% (2.80%)	1.25% (1.26%)	1.50% (1.50%)	3.75% (3.82%)	4.25% (4.25%)
366-730 days	7,95% (8.25%)	8.45% (8.12%)	3.35% (3.40%)	3.85% (3.78%)	1.50% (1.51%)	1.75% (1.73%)	5.00% (5.12%)	5.50% (5.36%)
731-1096 days	8.20% (8.52%)	8.70% (8.04%)	3.60% (3.66%)	4.10% (3.94%)	1.75% (1.76%)	2.00% (1.96%)	-	-

[1] For deposits placed by non-resident Customers, the applicable interest rate shall be lower than the standard interest rate as follows: for deposits denominated in USD – by 0.5 percentage points, but not lower than 0.1% for deposit terms of up to and including 365 days, and by 0.25 percentage points for deposit terms of 366 days or more; for deposits denominated in EUR – by 0.25 percentage points, but not lower than 0.1% for all deposit terms; and for deposits denominated in RUB – by 0.5 percentage points for all deposit terms.

The figures shown in parentheses represent the Annual Percentage Yield (APY) applicable to the respective deposit term.

Annual Nominal Interest Rate (Annual Percentage Yield) (with the right to replenish)								
Interest Payment Frequency								
Currency	AMD		USD		EUR		RUB	
Deposit Term	Monthly	At Maturity	Monthly	At Maturity	Monthly	At Maturity	Monthly	At Maturity
91-180 days	4.50% (4.59%)	5.00% (5.06%)	-	-	-	-	1.50% (1.51%)	2.00% (2.01%)
181-270 days	6.50% (6.70%)	7.00% (7.06%)	-	1.10% (1.10%)	0.50% (0.50%)	0.75% (0.75%)	2.25% (2.27%)	2.75% (2.76%)
271-365 days	6.70% (6.91%)	7.20% (7.20%)	2.10% (2.12%)	2.60% (2.60%)	0.75% (0.75%)	1.00% (1.00%)	3.25% (3.30%)	3.75% (3.75%)
366-450 days	7.50% (7.76%)	8.00% (7.92%)	3.10% (3.14%)	3.60% (3.58%)	1.00% (1.00%)	1.25% (1.25%)	4.50% (4.59%)	5.00% (4.97%)

2. A depositor may be a legal entity, an entity without legal personality, an organisation, a branch, representative office, institution or other separate subdivision established thereby (hereinafter referred to as the "Legal Entity"), or an individual entrepreneur holding a current, card, savings or special bank account with the Bank (except in the cases provided for by the Bank's internal legal acts), who has entered into or expressed the intention to enter into a Bank Deposit Agreement with the Bank (hereinafter also referred to as the "Agreement").
3. For deposits accepted without the right to replenish, with a term of 1,097 days or more in AMD, USD or EUR, and 731 days or more in Russian rubles; with the right to replenish, with a term of 451 days or more; and/or in excess of AMD 100,000,000 (one hundred million), USD 200,000 (two hundred thousand), EUR 200,000 (two hundred thousand) or RUB 12,000,000 (twelve million), the annual interest rate and other servicing terms shall be determined by separate agreement.
4. The minimum deposit amount is AMD 1,000,000 (one million), USD 2,000 (two thousand), *EUR 2,000 (two thousand) or RUB 120,000 (one hundred twenty thousand), which must be maintained in order to receive the interest rates specified in Clause 1 of this Information Bulletin.
5. A deposit with the right to replenish may be replenished without limitation as to the number of replenishments; however, as a result of such replenishments, the total deposit amount may not exceed AMD 100,000,000 (one hundred million), USD 200,000 (two hundred thousand), EUR 200,000 (two hundred thousand) or RUB 12,000,000 (twelve million). During the term of the Agreement, interest on replenished amounts shall accrue at the interest rate specified in the Agreement, except during the last 90 days of the deposit term, when interest shall accrue at the interest rate applicable at the Bank at that time to positive balances in current accounts denominated in the respective currency[2].

[2] Notwithstanding the above, where an interest rate different from the Bank's publicly available tariff is applicable to the positive balance of the Depositor's current account, the calculation shall nevertheless be made based on the Bank's publicly available tariff.

6. Funds received from third parties may also be credited to the Depositor's deposit account, provided that the required details of the Depositor's deposit account are indicated, unless otherwise provided for by the Agreement.
7. A Legal Entity shall not have the right to terminate the Agreement and claim repayment of the deposit amount prior to the maturity date specified in the Agreement.
8. The Bank shall repay a deposit placed by an individual entrepreneur, in whole or in part, upon the latter's first demand.
9. If an individual entrepreneur requests repayment of the Deposit, in whole or in part, prior to the maturity date specified in the Agreement, the accrued interest shall be recalculated at the interest rate applicable at the Bank at that time to positive balances in current accounts denominated in the respective currency[2]. Upon termination of the Agreement, any interest previously paid (credited to a bank account or applied towards other obligations) prior to the termination of the Agreement shall be deducted from the amount of the deposit to be repaid.
10. Interest accrued on the Deposit shall be paid either monthly or upon maturity of the Deposit.
11. At the Depositor's discretion, interest accrued on a foreign currency deposit may be paid in the same foreign currency in which the deposit was placed, except in the cases prescribed by the Central Bank of the Republic of Armenia. If the Depositor has not requested that the interest on the foreign currency deposit be paid in the respective foreign currency, the accrued interest shall be paid in AMD at the Bank's buying exchange rate applicable to the respective foreign currency on the date of payment (in such case, the Depositor must maintain any type of bank account denominated in AMD with the Bank).
12. Unless otherwise provided for by the Agreement, the interest rate specified in the Agreement shall be applied to the daily balance of the Deposit.
13. Interest on the deposit amount shall accrue from the date the deposit is placed until the day preceding the date on which the deposit is repaid to the Depositor or debited from the deposit account on any other grounds, for the corresponding calendar days.
14. Where provided for by the Agreement or upon the Depositor's written request, the interest accrued during the term of the Agreement may be added (capitalised) to the deposit amount at the interest payment frequency specified in the Agreement. In the event of interest capitalisation, the outstanding deposit balance may exceed the maximum deposit amount established under this Information Bulletin for the respective currency.
15. At the Depositor's request, upon expiry of the term of the Agreement, it may be renewed under the terms and conditions set forth in the Information Bulletin applicable to this type of deposit and effective at the Bank at the time of renewal (in particular, at the maximum interest rate applicable to the relevant currency and the renewed deposit term; where the interest payment periodicity/frequency has been changed and the interest payment frequency specified in the previous Information Bulletin is not available under the new (effective) Information Bulletin, the Agreement shall be renewed using the closest available interest payment frequency). If the term deposit amount is not claimed upon expiry of the Agreement, the amount shall be transferred to the Depositor's current account, unless otherwise provided for by the Agreement, and interest shall thereafter accrue at the interest rate applicable at the Bank at that time to positive balances in current accounts denominated in the respective currency.
16. Unless otherwise provided for by law, the Bank may not unilaterally reduce the amount of interest specified in the Agreement.

17. The Bank shall have the right to unilaterally amend the interest amount payable on funds held in a bank account by publishing the relevant information on its official website at least 15 days prior to the effective date of such amendment.
18. Any disputes arising out of or in connection with the Agreement shall be settled through negotiations between the Parties; failing such settlement, the disputes shall be resolved in accordance with the legislation of the Republic of Armenia.
19. The Customer shall have the right to communicate with the Bank by the means of communication of their choice, 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.
20. Statements of the deposit account shall be provided by the Bank to the Customer in accordance with the procedure established by the legislation of the Republic of Armenia and at the frequency specified in the Deposit Agreement, but not more than once a month. Where funds credited to the Depositor's bank account by non-cash transfer have subsequently been transferred to the deposit account and are later withdrawn in cash from the bank account, the commissions set forth in the Information Bulletin on "Tariffs for Bank Accounts, Transfers and Other Services Provided by ID Bank CJSC" shall apply.
21. The fees for the provision of duplicate copies of deposit account statements, payment documents and other information shall be determined, depending on the age of the transaction, in the amount of the fees applicable to the provision of current account statements (in accordance with the Information Bulletin on "Tariffs for Bank Accounts, Transfers and Other Services Provided by ID Bank CJSC").
22. In the case of deposits accepted from individual entrepreneurs, in addition to the above, the following provisions shall also apply:
    1) The repayment of deposits is guaranteed in accordance with the Law of the Republic of Armenia "On Guaranteeing the Compensation of Bank Deposits of Individuals".
    2) Deposit compensation is guaranteed by the Deposit Guarantee Fund within the limits established for compensable deposits, in particular:

<table>
<tr><td colspan="4">The compensation of bank deposits of individuals held with ID Bank CJSC is guaranteed by the Deposit Guarantee Fund within the limits established for compensable deposits, as follows:</td><td></td></tr>
<tr><td rowspan="2">Deposit Currency Structure</td><td rowspan="2">If you hold only an AMD-denominated deposit with the same bank</td><td rowspan="2">If you hold only a foreign currency deposit with the same bank</td><td colspan="2">If you hold both an AMD-denominated deposit and a foreign currency deposit with the same bank</td></tr>
<tr><td>if the AMD deposit exceeds AMD 7 million</td><td>if the AMD deposit is less than AMD 7 million</td></tr>
<tr><td>Maximum amount of guaranteed deposit compensation</td><td>AMD 16 million</td><td>AMD 7 million</td><td>AMD 16 million (only the AMD-denominated deposit is guaranteed)</td><td>AMD 7 million (the AMD-denominated deposit is guaranteed in full, and the foreign currency deposit is guaranteed up to the difference between AMD 7 million and the amount of the compensable AMD-denominated deposit)</td></tr>
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3) The Bank, acting as a tax agent, shall have the right to calculate, withhold and remit income tax (10%) from the interest accrued on the deposit in accordance with the procedure prescribed by law.

4) The Depositor shall have the right to submit claims arising from the deposit transaction to 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) in accordance with the Law of the Republic of Armenia "On the Financial System Mediator", or to apply to a competent court (or, where an arbitration agreement exists between the Bank and the Customer, to the relevant arbitral tribunal), or to the Central Bank of the Republic of Armenia.

5) The Bank shall provide the Depositor with a final response to the complaint/claim submitted by the Depositor within 10 (ten) business days from the date of its receipt. If the Depositor disagrees with the Bank's final written response, or if no response to the complaint/claim is received within 10 (ten) business days, the Depositor shall have the right to submit the claim to the Financial System Mediator within six months. At the same time, where the amount of the pecuniary claim does not exceed AMD 250,000 (two hundred fifty thousand) or its equivalent in foreign currency, the decisions of the Financial System Mediator may not be challenged by the Bank.

23. ATTENTION: INTEREST ON THE FUNDS HELD IN YOUR ACCOUNT IS CALCULATED ON THE BASIS OF THE NOMINAL INTEREST RATE. THE ANNUAL PERCENTAGE YIELD INDICATES THE AMOUNT OF INCOME YOU WILL EARN AS A RESULT OF MAKING THE MANDATORY PAYMENTS RELATED TO THE DEPOSIT AND RECEIVING THE ACCRUED INTEREST AT THE SPECIFIED FREQUENCY. THE PROCEDURE FOR CALCULATING THE ANNUAL PERCENTAGE YIELD IS AVAILABLE AT THE FOLLOWING LINK: ANNUAL PERCENTAGE YIELD CALCULATION.

The Annual Percentage Yield (APY) may vary depending on the term of the deposit. It is calculated using the following formula:

$$A = \sum_{n=1}^{N} \frac{K_n}{(1 + APY)^{\frac{D_n}{365}}},$$

Where:

APY means Annual Percentage Yield

A means the initial deposit amount;

n means the sequential number of the cash flow relating to the deposit;

N means the number of the final cash flow relating to the deposit (including the cash flow on the date the deposit is placed), upon which the term of the Agreement is deemed to have expired;

K_n means the cash flows relating to the deposit amount placed on the date of deposit placement, and/or any additional deposit amounts placed during the term of the deposit, and/or capitalised interest and, where applicable, mandatory charges;

D_n means the number of days elapsed from the date the deposit is placed until the respective n-th cash flow relating to the deposit, inclusive.

1. Examples of Annual Percentage Yield calculation.

Example 1. Deposit without the right to replenish:

Deposit placement date: 01.05.2025
Deposit amount: AMD 1,000,000
Annual interest rate: 8.45%
Interest payment: at maturity (the repayment date of the deposit is not included in the calculation)
Deposit term: 730 days (01.05.2027)
Accrued interest: 1,000,000 x 8.45% : 365 x 730= 169,000 AMD Total accrued interest: AMD 169,000
Interest income received by the Depositor: AMD 169,000

Example 2. Deposit with the right to replenish

Deposit placement date: 01.05.2025
Deposit amount: 1,000,000 ՀՀ դրամ
Additional deposit amount: AMD 200,000 deposited on 15.02.2026
Annual interest rate: 7.20%
Interest payment: at maturity (the repayment date of the deposit is not included in the calculation)
Deposit term: 365 days (01.05.2026)
Accrued interest: 1,000,000 x 7.20% : 365 x 365 = 72,000 AMD 200,000 x 7.20% : 365 x 290 = 11,441 AMD Total accrued interest: AMD 83,441
Interest income received by the Depositor: AMD 83,441

26. The following documents shall be submitted to the Bank for opening a deposit:
    - ✓ Identity document of the person acting on behalf of the Legal Entity;
    - ✓ In the case of individual entrepreneur depositors, an identity document.
27. *For the purposes of customer due diligence in accordance with its Policy on Combating Money Laundering and Terrorist Financing, the Bank may, based on the Know Your Customer (KYC) principle, request additional documents or information.*
28. *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 U.S. taxpayer, as well as for providing information regarding a Customer who is a foreign tax resident to the State Revenue Committee of the Republic of Armenia in accordance with the Common Reporting Standard of the Organisation for Economic Co-operation and Development (OECD) as prescribed by the Tax Code of the Republic of Armenia.*

29. The Account Holder's right to dispose of the account and the funds held therein may be restricted pursuant to a court decision or on the basis of an application submitted by the bodies responsible for the compulsory enforcement of judicial acts or by the tax authorities.
30. Funds may be recovered from the account without the Account Holder's instruction pursuant to a court decision or on the basis of an application submitted by the bodies responsible for the compulsory enforcement of judicial acts or by the tax authorities:
31. *For the purposes of information bulletins effective prior to the entry into force of this Information Bulletin and deposit agreements concluded thereunder, the term "Demand Deposit" shall be deemed equivalent to the term "Current Account", and the term "Demand Deposit Interest Rate" shall be deemed equivalent to the term "Interest Rate Applicable to Positive Balances in Current Accounts Denominated in the Relevant Currency Maintained with the Bank".*

ATTENTION: THE BANK IS SUPERVISED BY THE CENTRAL BANK OF THE REPUBLIC OF ARMENIA