Approved
by Decision No 235-L
Management Board of "IDBank" CJSC
as of 11th of June 2026
Enters into force starting from 24th June 2026

The terms mentioned in the bulletin can have be amended.

If you are looking at the bulletin on the website of the Bank, please pay attention to the action date of the bulletin.

If you are looking at the bulletin in a paper form, please visit the Bank's website at www.idbank.am for detailed information (paying attention at the action date of the bulletin), apply to any branch of the Bank or call the Bank's Call center at 010 593333 or 060 273333.

"ROCKET LINE" LOAN/CREDIT LIMIT AND COMBINATION/DEFERMENT OF REPAYMENT OF "ROCKET LINE" LOANS INFORMATION BULLETIN

General terms and conditions		"ROCKET LINE" LOAN	COMBINATION OF "ROCKET LINE" LOANS	DEFERMENT OF REPAYMENT OF "ROCKET LINE" LOANS
1.	Type of loan	Credit		
2.	Purpose	Consumer, for making non-cash payment[1]	Consumer loan for combining "Rocket Line" loans	Consumer loan for deferment of repayment of "Rocket Line" loans
3.	Currency	AMD		
4.	Minimum limit amount	10 000	Not applicable	Not applicable
5.	Maximum limit amount	10 000 000		
6.	Minimum loan amount provided within the limit	3 000	30 000	30 000
7.	Maximum loan amount provided within the limit	10 000 000		
8.	Annual nominal interest rate	0% - 21.7%	21.5% - 21.7%	21.5% - 21.7%
9.	Annual actual interest rate[2]	0% - 24%	23.7%-24%	23.7%-24%
10.	Minimum loan maturity	1 month	9 months	9 months
11.	Maximum loan	60 months		

[1] Other that any type of transfer, replenishment of bank and card accounts and repayment of obligations towards financial organizations.

[2] THE INTEREST AMOUNTS OF THE LOAN ARE CALCULATED UPON THE NOMINAL ANNUAL INTEREST RATE. THE INTEREST AMOUNT OF THE LOAN IS CALCULATED ON THE ACTUAL LOAN BALANCE, AND THE NOMINAL INTEREST RATE INDICATES HOW MUCH THE LOAN WOULD COST THE CLIENT GIVEN THE INTEREST AMOUNTS AND OTHER PAYMENTS WERE PAID ON TIME AND IN THE DEFINED AMOUNTS

	maturity[3] [4]	

12.	Method of disbursement	Non cash via the client's current account • Online platforms of «IDBanking» • «Idram Internet Payment System» • «Idram&IDBank» application		
13.	Loan and interest repayment method	• At the maturity • Annuity • With an interest-free grace period – During the grace period, no interest is accrued, only equal principal loan repayments are made. After the grace period, repayments of the principal loan amount and interest amount are made using the annuity repayment method	Annuity	Annuity
14.	Security	Credibility score		
		Fees		
15.	Loan application review fee	Not specified		
16.	Loan disbursement lump up fee	Not specified		
17.	Loan account service fee	Not specified		
18.	Opening of current account	Not specified		
19.	Insurance	Not required		
		Requirements to the borrower		
20.	Status	RA citizen physical entity		

[3] Maximum loan term for non-cash payments of up to AMD 30,000 is 6 months, for payments between AMD 30,000 and AMD 100,000 is 36 months, and for payments over AMD 100,000 is 60 months. The client is eligible to acquire loans for the terms 1, 2, 3, 6, 9, 12, 15, 18, 21, 24, 27, 30, 33, 36 39, 42, 45, 48, 51, 54, 57 and 60 months

[4] For loans with terms of up to 6 months, inclusive, repayment is completed at the end of the loan term; for loans with terms of 9 to 60 months, an annuity repayment system is established.

		Prerequisites for the use of a combination loan	Prerequisites for the use of a loan for deferment of repayment
22.	Number of existing "Rocket Line" loans subject to combination/ deferment[5] of repayment (when performing one transaction)/	from 2 to 20 loans	1 loan
23.	Minimum aggregate balance of loan(s) to be consolidated/combined/deferred (principal amount + interest)	30 000	
24.	Requirements for loans subject to combination/payment deferment	• Loans issued under the condition of payback "at the end of the term" • Loans issued for up to 12 months and with annuity repayment	
25.	One-time fee established for the use of the type of loan[6]	2% (maximum AMD 100,000)	
26.	Absence of any outstanding loan obligations as of the date of combination/deferment of payment		
27.	Absence of any bans imposed by CESA.		
28.	Absence of classified loan liabilities (assets) in commercial banks and credit organizations.		
Fine, penalty			
29.	Overdue loans, per day	0.1%	
30.	Overdue interest, per day	0.1%	
31.	Early repayment fee	Not specified	

[5] Payment deferral is available for Rocket Line loans with a term of up to 12 months. Each loan may be deferred only once.

[6] A one-time fee established for the use of the combination/deferment of repayment opportunity shall not be included in the calculation of the actual (effective) interest rate on the loan. The condition of collecting a one-time fee for the utilization of the combination/deferment of repayment opportunity is effective as of 08.09 2024.
The fee is calculated based on the minimum aggregate balance of the loan(s) to be combined/deferred.

32.	Grounds, on which the Bank may require early repayment of the loan	The Bank may require early repayment of the loan, if: 1) information presented for the loan is false or inaccurate 2) obligations provided by the agreement failed to be performed 3) other grounds, according to the agreement
Other terms related with the application		
33.	Positive factors for provision of the loan	1) Good credit history 2) Good Score 3) enough cash flow
34.	Rejection factors	1) Non-compliance with the terms of the loan 2) Negative credit history of the customer 3) Negative credit history of a person related to the customer 4) Insufficient income 5) Insufficient level of creditworthiness 6) The customer must not be included in the list of unwanted customers of the Bank[7] 7) Providing false or unreliable information 8) Availability of information questioning the returnability of the loan 9) Lack of Customer Email 10) Other grounds
35.	Maximum decision-making term	5 minutes
36.	Customer notification maximum term (on the decision made with respect to the loan)	5 minutes
37.	Venue where applications are accepted, processed and loan is provided	• IDBanking.am online platform • Idram&IDBank mobile application Idram Internet Payment System
38.	Maximum validity term of decision	1 working day
The list of documents (information) to be submitted by the Customer to the Bank		
39.	Identification document of the customer (data)	
40.	Social card/social service number (SSN)	

[7] The legal relationship regarding the Bank's classification as an undesirable customer are regulated by the "Rules of defining the criteria of classification of a client as unwanted and management of relations with them"- https://idbank.am/en/information/helpfull-information/RL-0350-0001-04-eng.pdf

41.	Other information

GENERAL PROVISIONS

1. Prior to concluding loan agreement the customer is provided personal paper of essential terms of the loan, in which the personal terms and conditions of the loan to be provided are indicated.
2. A customer has the right to unilaterally terminate the loan agreement without any reasoning within 7 (seven) business days (time to think) after signing the loan agreement by returning the received overdraft amount in full and paying interests calculated in accordance with the annual nominal interest rate as defined by the agreement.
3. In case of early repayment, the Bank's income-generating payments which constitute to the total lending cost in terms of the client are decreased proportionally.
4. The client also has the right to fulfil (repay) its contractual liabilities ahead of schedule irrespective of the circumstance whether the agreement provides such a right or no.
5. Loan interest is calculated on the basis of nominal interest rates. The loan interest is calculated with regard to actual balance of the loan.
6. The nominal interest rate indicates how much the loan would cost the client given the interest amounts and other payments are paid on time and in the defined amounts
7. The order of calculation of annual nominal interest rate is presented at the following link: Instruction on calculation of annual nominal interest rate.
8. In case of failure to make the loan and interest amount payments the customer's funds and other assets can be confiscated in an order prescribed by law, and the Bank shall send the information on the client to the credit bureau within maximum one business days where the client's credit history is built. Once a year the client has the right to receive information on his/her credit history free of charge.
9. Bad credit history can prevent a customer from getting a loan in the future.
10. To provide a loan for the purpose of loan combination, the preconditions for the use of the loan combination option specified in this Information Bulletin must be met simultaneously. Payment of the one-time fee set for the use of the combination option does not guarantee the issuance of this kind of loan and is non-refundable in the event of refusal to provide the loan.
11. To issue a loan for the purpose of deferring loan payments, the conditions outlined in this Information Bulletin must be met simultaneously. Payment of the one-time fee for using the payment deferral option does not guarantee the issuance of this type of loan and is non-refundable in the event of refusal of providing the loan.
12. Repayments of overdue liabilities are made in the following order: confiscation expenses, including judicial expenses (if applicable), interest penalty, loan principal amount penalty, interests, service fee and commissions /if applicable/ and loan amount. The Lender has the right to unilaterally change the order of repayments mentioned in this paragraph at any time
13. Disputes arising between the parties according to the RA legislation can be settled through court or by means of the Financial system mediator (as prescribed by RA law on "Financial System Meditaor"): address - 15 M. Khorenatsi St. Yerevan 0010, "Elite Plaza" business center, 7th floor, e-mail info@fsm.am, phone number (+37460) 70-11-11, fax – (+37410) 58-24-21. Moreover, in case if the amount of property claim does not exceed 250 000 (two hundred and fifty thousand) AMD or equivalent in foreign currency, the decision of the Financial System Mediator cannot be appealed by the Bank.
14. For the purpose of proper study of the client in accordance with the RA law "On combating money laundering and terrorism financing" the Bank may require additional documents or information on the "know your customer" principle.
15. 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.
16. In accordance with the Tax Code of the Republic of Armenia, the Bank may collect additional information about the client who

is a foreign tax resident, in accordance to the Common Reporting Standard (CRS) of the Organization for Economic Cooperation and Development (CRS) the bank may collect additional information in accordance with the procedure provided for by the RA Tax Code.

17. The client has the right to communicate with the Bank through a preferred means of communication: e-mail or regular post. The electronic means of communication is the most comfortable. It is available 24/7 and is free of the risk of losing information in paper as well as ensures confidentiality.

18. The conditions on providing statements, their copes, references throughout the term of the loan agreement can be found at the following link: Tariffs.

19. 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.

20. Remote service by the Bank is provided thought IDBanking.am online system and Idram&IDBank mobile application. The information on the terms and tariffs of which can be found at the following link: Public terms of providing remote banking services.

ATTENTION: THE BANK IS SUPERVISED BY THE CBA