IDBank

Valid from 04.07.2026

Commission fees

Fees charged on cash and non-cash deposits and withdrawals related to the accounts of resident and non-resident clients of the Republic of Armenia, including legal entities, individual entrepreneurs, and individuals

Bank accounts of legal entities and individual entrepreneurs registered as residents and non-residents of the Republic of Armenia												
Currencies	AMD		USD		EUR			RUR		GEL		GBP	
cash deposit and cash withdrawal/ provision	cash deposit	cash withdrawal /provision	cash deposit	cash withdrawal /provision	cash deposit		cash withdrawal /provision	cash deposit	cash withdrawal /provision	cash deposit	cash withdrawal /provision	cash deposit	cash withdrawal /provision
Residents/ Non-Residents of RA	0%*	0.2%	0%**	1%	0%	1%***	1%	10%	0.5%	0%	0.5%	0.6%	0.5%

Bank accounts of natural persons registered as residents and non-residents of the Republic of Armenia												
Currencies	AMD		USD		EUR			RUR		GEL		GBP	
cash deposit and cash withdrawal/provision	cash deposit	cash withdrawal /provision	cash deposit	cash withdrawal /provision	cash deposit		cash withdrawal /provision	cash deposit	cash withdrawal /provision	cash deposit	cash withdrawal /provision	cash deposit	cash withdrawal /provision
Residents/ Non-Residents of RA	0%*	0.2%	0**%	2%	0%	1%***	2%	10%	0.5%	0%	0.5%	0.6%	0.5%

* Cash deposit through the cash-desk up to 50,000 AMD – commission in the amount of 200 AMD.

In case of the amount exceeding AMD 50,000, as well as simultaneous crediting of more than one fund (hereinafter – group import) - free of charge, at the same time, the group import file is submitted electronically.

** Deposit and/or conversion of USD 5, 10, 20, 50 banknotes of 1996-2003 issue (inclusive) and USD 100 banknotes of 1996-2006 issue (inclusive) - 1% (Deposit and/or conversion up to USD 1,000 (inclusive) by a client having a bank account within one business day is free of charge)

*** Cash deposit or conversion to the account with a nominal value of 500 Euro.

Attention

In case if the client has a cash withdrawal limit, the fees indicated in the table are not applied.

No cash provision fee is charged for cash withdrawal of interest amounts accrued on funds available on the accounts and deposits. In case of encashment of deposit placed in the Bank the mentioned tariff can be applied exclusively in cases when the deposit was placed out of non-cash means or no encashment fee was applied in case of encashment of funds placed in a non-cash form, as a result of which the total limit of funds credited to the client's account in cash has expired.

In case of withdrawal of loan amount provided by the bank, the fees indicated in the table are charged, unless other terms are not established according to the information bulletin of the loan.

Non-cash deposit of funds to customer accounts is free of charge.

The cash withdrawal limit (in the presence of which the commission for cash withdrawal is not applied) is formed separately for each currency from the cash deposits to the current account/accounts and presents the total amount of cash deposits to the current account/accounts of each currency. When withdrawing cash from the client's current account, the mentioned limit is reduced by the amount of withdrawn cash from the limit formed for the withdrawn currency.

Cash deposit and withdrawing is carried out only in the above-mentioned currencies, the service of deposit/withdrawal of cash to current accounts in other currencies acceptable to the Bank is not provided.