

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.

«VISA INFINITE SPECIAL EDITION» INFORMATION BULLETIN

N	Card type	Infinite Special Edition
1.	Card currency	AMD, USD, EUR
2.	Card provision (issuance) within 2-5 business days ¹	Free
3.	Card validity term	7 years
4.	Instant card issuance (within 1 business day) ²	AMD 5,000
5.	Card account opening	Free
6.	Annual card account service fee	AMD 150,000
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 ³
8.	Card account minimum balance	Not specified
9.	Interest rate calculated against positive balance of card account	0%
10.	Change/Reissue card in case if the card is damaged, invalid, lost/stolen (during the validity period of the card)	AMD 80,000
11.	Card change before the expiration date or at the end of the validity period	Free ⁴
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

¹The card activation is performed by the Bank according to the [Rules](#) of “Servicing of payment cards” (hereinafter referred to as Rules).

²Instant card issuance is performed only at Vardanants branch of the Bank located at 13 Vardanants St., Yerevan, RA, tel.: +37410 593333, +37460 273333.

³This 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.

⁴The card is subject to early change or at the end of the validity period 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		Infinite Special Edition
15.	In the case of statements envisaged by the RA legislation (provided at least every 30 days) ⁵		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 ⁶		Free
18.	Fee for each PUSH notification		Free
19.	Issuance of the attached card		Free
20.	Annual service fee for the attached card		AMD 80,000
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)		0% in case of withdrawals amounting to up to AMD 5,000,000 ⁷ , USD/EUR 15.000 ⁸ during the calendar month 1% in case of withdrawals exceeding AMD 5,000,000 USD/EUR 15.000 during the calendar month
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		1% - AMD 2% - USD, Euro
25.	Commission fee for cash withdrawal with a card from other RA banks' ATMs		0% in case of withdrawals amounting to up to AMD 5,000,000· USD/EUR 15. ^{7 8} ⁹ during the calendar month 1% in case of withdrawals exceeding AMD 5,000,000, USD/EUR 15.000 during the calendar month
26.	Commission fee for cash withdrawal from other RA banks' cash withdrawal points (POS terminal)		1%
27.	Commission fee for cash withdrawal with the card at ATMs of foreign banks		1.5%, minimum AMD 1,500 ⁹
28.	Commission for providing cash with cards for non-resident customers (with all cash points)		1% - AMD 2% - USD, Euro
29.	Commission fee for card-to-card transfers	Through ATMs	0.5%
		In case of transfers via IDBanking.am and Idram&IDBank platforms from card accounts of _synchronized cardholders of the Bank to cards of the RA other banks	0.75%
		In case of transfers via IDBanking.am and Idram&IDBank platforms from card accounts of _synchronized cardholders of the Bank to other cards of the Bank	Free

⁵ 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.

⁶ 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.

⁷ This limit applies both to the cash withdrawal at ATMs of the bank and to the cash withdrawal at ATMs of other RA banks -combined.

⁸ In case of foreign currency cards, the exchange rate of the transaction settlement day is taken as a basis.

⁹ In addition to the specified tariff, another commission may be charged, corresponding to this point of cashing out

N	Card type	Infinite Special Edition
30.	Interest on Excess Expenditure ¹⁰	0.07% per day
31.	Commission fee for non-cash card transactions	Free
32.	Daily cash withdrawal limit	AMD 5,000,000 USD, EUR 10,000
33.	Daily limit for cash withdrawal transactions	10
34.	Commission fee for temporary or permanent change of the limits	AMD 1,000 according to the internal decision
35.	Card account closure and return of the card	Free
36.	Cashback from purchase ¹¹	0.5% ¹²
37.	Idcoin from purchase ¹³	0.5%
38.	Idcoin from gettransfer.com ¹⁴	10%
39.	Entrance to the Airport business lounges ¹⁵	Unlimited
40.	Concierge ¹⁶	Free
41.	Free international Fast track ¹⁷ service	Unlimited free access for Cardholder and up to 6 guest per calendar year (1 guest per visit)
42.	Free Fast track service at Zvartnots airport	Unlimited free access for Cardholder and up to 6 guest per calendar year (1 guest per visit)

¹⁰ 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.

¹¹ 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.

¹³ This Cashback is not paid for purchases made at trade and service points of the following spheres: 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. . Cashback is paid if the amount of one payment is AMD 5,000 (inclusive) and more.

¹⁴ 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 Note 12 of this information bulletin. 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 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 2 guests 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 guests is valid until 31/10/2026.

¹⁶ To use the service, register at IDBank Concierge/ Visa Concierge via Telegram, authenticate and use all the features of the service 24/7.

¹⁷ Access to the service is defined by Visa payment system. To use the service, register at IDBank Concierge/ Visa Concierge via Telegram, select the relevant service, enter the required data and get the QR code.

N	Card type	Infinite Special Edition
43.	Internet roaming ¹⁸	30 GB
44.	Meet and greet service ¹⁹	Free – twice a year
45.	Airport to hotel transfer in UAE ²⁰	Free – four times
46.	Transfer: Bolt taxi	Discount – 50% ²¹
47.	Baggage wrapping at Zvartnots airport ²²	Unlimited (3 bags per day)
48.	Private Banking service	Included
49.	Possibility to replace the current premium card with Visa Infinite Special Edition card ²³	The difference between the annual service fee paid for the last year of the current Premium card and the service fee for the first year of the Visa Infinite Special Edition card
50.	Other additional benefits and conditions of the Visa Premium class card	https://cis.visa.com/visa-in-armenia/visa-privileges.html 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.

¹⁸ The availability of the service is determined by the Visa payment system. To use the service, you need to activate the IDBank Concierge / Visa Concierge personal chat consultant on Telegram and select the appropriate service. The service is valid until 31/10/2026.

¹⁹ Access to the service is defined by Visa payment system. The service operates in Dubai, Athens, Madrid, Rome, Milan, Paris, Vienna, London airports (departure and/or arrival). The list of airports is determined by the Visa payment system.

²⁰ The access to the service is determined by the Visa payment system. The service is valid for flights to and from Dubai and Abu Dhabi airports until 31/10/2026.

²¹ The discount is valid for flights to and from the airport. The maximum discount limit for each trip is 50 euros. The service is available at the airports of Paris, London, Barcelona, Berlin, Madrid, Munich, Budapest, Prague, Zurich. The discount will be available to the user by attaching the card. The offer is valid until 31/10/2026.

²² Access to the service is defined by Visa payment system. The service is available at the baggage wrapping service points of Zvartnots International Airport, where there is cooperation with the Visa payment system. Before using the service, the Cardholder must say that he is a Visa Premium Cardholder.

²³ In terms of this point, the Bank's Visa Platinum, Travel, Visa Signature, Visa Infinite cards are considered premium class cards. The basis for calculating the service fee difference is the months between the month of the annual service fee charged for the last year of the premium card and the month of replacement. The difference between the service fee actually paid for the last year (in the amount of service commissions for the used months of the current year) and the annual service commission for the Visa Infinite Special Edition card will be deducted from the newly charged commission. For example, if the replacement card was opened on 08/08/23, for which 99,900 AMD was paid, and the new card was ordered on 01/11/2023, then 66,750 AMD will be charged as the first-year service fee.

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 through 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.
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 or 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 and 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 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 according to the conditions specified in the application. The balance available on the card account is subject to return to the client. 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:

$100,000 \times 4.5\% : 365 \times 364 = \text{AMD } 4487.67$

Income tax amount:

$4487.67 \times 10\% = \text{AMD } 448.77$

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 Physical Entity 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”.

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:				
Currency structure of deposit	If you hold only a bank deposit in AMD in the same bank	If you hold only bank deposit in a foreign currency in the same bank	If you hold bank deposits both in AMD and in a foreign currency in the same bank	
			If the deposit in AMD exceeds 7 million AMD	If the deposit in AMD is less than 7 million AMD
Maximum amount of guaranteed deposit	AMD 16 million	AMD 7 million	AMD 16 million (only the deposit in ADM is guaranteed)	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)

ATTENTION! THE BANK IS SUPERVISED BY THE RA CENTRAL BANK