

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: [www.idbank.am](http://www.idbank.am), for more 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 via 010 593333 or 060 273333.

## Ria Money Transfer System

### INFORMATION BULLETIN

|   |   |
|---|---|
| <b>Data to be provided by the sender</b>  | <ul style="list-style-type: none"><li>• ID document*</li><li>• Transfer application form verified by the system</li><li>• Country and city of the transfer recipient</li><li>• Amount and the commission fee</li><li>• Full name (name, last name, patronymic) of the recipient as per passport</li></ul> |
| <p>* The Bank provides a receipt to the client for each executed transfer</p>   |   |
| <b>Data to be provided by the recipient**</b>   | <ul style="list-style-type: none"><li>• ID document*</li><li>• Unique transfer code</li><li>• Name, last name of the sender</li><li>• The amount and currency of the transfer</li><li>• Receipt application form verified by the system</li></ul>   |
| <p>* The list of ID documents is defined in the decree N 767 of the Government of the Republic of Armenia as of December 22, 1999.</p> <p>** The Bank may require additional documents and information based on "Know your Client" principle for the purpose of due diligence to be conducted under the RA Law "On Combating Money Laundering and Terrorism Financing".</p> |   |
|   | USD and EUR   |

|  |   |                        |                   |
|--|---|------------------------|-------------------|
| <b>Currency sent</b>   | Foreign currency exchange is available upon necessity at the rates applicable by the Bank on the given day.   |                        |                   |
| <b>Currency received<sup>1</sup></b>   | USD and EUR   |                        |                   |
|  | Foreign currency exchange is available upon necessity at the rates applicable by the Bank on the given day.   |                        |                   |
| <b>Transfer speed</b>  | 5-10 minutes*   |                        |                   |
| * The time of completion of transfers to particular countries depends on the direction of the money transfer.            |   |                        |                   |
| <b>Maximum amount per transfer</b>   | USD/EUR 5000*   |                        |                   |
| * A number of countries impose limitations on transferred/received amount in accordance with their legislation in force. |   |                        |                   |
| <b>Fees</b>  | <b>Country of transfer</b>  | <b>Transfer amount</b> | <b>Commission</b> |
|  | Russia, Ukraine, Georgia, Moldova, Belarus, Greece, Israel, Kazakhstan, Kyrgyzstan, Uzbekistan  | 0.01 - 200.00          | 2 USD/EUR         |
|  |   | 200.01 -5,000.00       | 0.9%              |
|  | Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Romania, | 0.01 - 200.00          | 4 USD/EUR         |
| 200.01 – 5,000.00  |   | 2%                     |                   |

<sup>1</sup> The transferred amount can be received in the branches of the Bank only in AMD.

|   |   |                   |           |
|---|---|-------------------|-----------|
|   | Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom  |                   |           |
|   | Other countries   | 0.01 – 200.00     | 6 USD/EUR |
|   |   | 200.01 – 5,000.00 | 3%        |
|   | <ul style="list-style-type: none"> <li>• Transfers through Ria Money Transfer system are made on no address basis;</li> <li>• The transfer can be received at any service center of Ria Money Transfer system;</li> <li>• The fee is charged from the sender only, in AMD at the rate published by the Central Bank of RA as of the given date.</li> </ul>  |                   |           |
| <b>Geography</b>                                    | Transfers through <b>Ria Money Transfer</b> system are available in RF, the CIS countries, as well as in distant and near foreign countries.  |                   |           |
| <b>Transfer modification/Change of bank details</b> | <ul style="list-style-type: none"> <li>• The transfer can be modified free of charge on the day of submitting a relevant application based on a written request and ID document presented by the sender at the service center, where the transfer was executed;</li> <li>• The transfer modification is made through a procedure established by the system;</li> <li>• Only the recipient's data (name, last name, patronymic) can be changed;</li> <li>• Only unexecuted transfers can be modified.</li> </ul> |                   |           |
| <b>Transfer cancellation</b>                        | <ul style="list-style-type: none"> <li>• The transfer can be cancelled without additional charges, based on a relevant cancellation form and passport details, submitted by the sender on the same day when the transfer was executed; both the transferred amount and the commission shall be refunded.</li> <li>• Only unexecuted transfers can be cancelled.</li> </ul>  |                   |           |
| <b>Transfer recall</b>                              | <ul style="list-style-type: none"> <li>• The transfer can be recalled based on a written request of the client within one banking day or later.</li> </ul>  |                   |           |

|   |  |
|---|--|
|   | <ul style="list-style-type: none"> <li>• The commission is refunded by the system depending on the reason for the refund of the transferred amount.</li> <li>• Only unexecuted transfers can be recalled.</li> </ul> |
| <b>Expiry period of transfers</b>   | 21 days  |
| Transfers through <b>Ria Money Transfer</b> system can be made at any branch of “ID Bank” CJSC.   |  |
| Procedures (in case of reimbursement of loss, etc.), terms and the scope of liability applicable for delay of payment or transfer, non-fulfillment or partial fulfillment of payment obligations by the financial institution, as well as the terms for disputing transactions and/or transfers made by the consumer, the applicable measures, as well as procedures and basis for their usage are available through the following link:: <a href="https://www.idbank.am/content/handling-of-customer-complaints/">https://www.idbank.am/content/handling-of-customer-complaints/</a> |  |
| More detailed information about the system is available here: <a href="https://www.riamoneytransfer.com/us/en">https://www.riamoneytransfer.com/us/en</a>   |  |

**ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK**