

MoneyGram

Express money transfer system information bulletin

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 action date of the bulletin.

If you are looking through the bulletin in a paper form, please visit the Bank's website: www.idbank.am for detailed information (paying attention to 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.

<p>Data to be provided by the initiator of money transfer</p>	<ul style="list-style-type: none"> • ID document* • Transfer application in the form verified by the system • The name of the country and the city to where the money should be transferred • Amount and fee • Full name (name, last name, patronymic) of the beneficiary as given in the passport
	<p>The Bank provides the receipt to the customer for each executed transfer</p>
<p>Data to be provided by the beneficiary of the money transfer**</p>	<ul style="list-style-type: none"> • ID document* • Unique transfer code • Name, last name of the sender, • The amount and currency of transfer • Receipt application in the form verified by the system
<p>* The list of ID documents is specified by decision N 767 of the RA Government as of December 22, 1999</p> <p>** The Bank can claim additional documents and information on the basis of "Know you Customer" principle for the purpose of due diligence to be conducted under the RA Law "On anti-money laundering and counter terrorism financing"</p>	
<p>Transfer currency</p>	<p>USD</p>

	Foreign currency exchange is available upon necessity at the rates applicable by the Bank as of the given date	
Receipt currency ¹	USD, EUR	
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Transfer speed	5-10 minutes	
Maximum amount per transfer	9 999 USD	
Fees	Transfers to CIS countries: Russia, Ukraine, Georgia, Moldova, Tajikistan, Turkmenistan, Uzbekistan, Kazakhstan and Kirgizstan.	
	Amount to be transferred (USD)	Fees (USD)
	0.01 - 100.00	2
	100.01 - 200.00	4
	200.01 - 300.00	6

¹ The transferred amount can be received in the Bank's branches only in AMD.

300.01 - 400.00	8
400.01 - 500.00	10
500.01 - 750.00	14
750.01 - 1 000.00	19
1 000.01 - 1 500.00	28
1 500.01 - 2 000.00	37
2 000.01 - 2 500.00	46
2 500.01 - 3 000.00	55
3 000.01 - 3 500.00	64
3 500.01 - 4 000.00	73
4 000.01 - 4 500.00	83
4 500.01 - 5 000.00	92

	5 000.01 - 5 500.00	95
	5 500.01 - 6 000.00	99
	6 000.01 - 6 500.00	109
	6 500.01 - 7 000.00	119
	7 000.01 - 9 999.00	139
	Transfers to other directions	
	Amount to be transferred (USD)	Fees (USD)
	0.01-100.00	12
	100.01 - 250.00	20
	250.01 - 400.00	24
	400.01 - 600.00	32
	600.01 - 800.00	40

	800.01 - 1 000.00	50
	1 000.01 - 1 200.00	60
	1 200.01-1 800.00	75
	1 800.01 - 2 500.00	100
	2 500.01 - 5 000.00	150
	5 000.01 - 7 500.00	225
	7 500.01 - 9 999.00	300
	<ul style="list-style-type: none"> · Transfers are made through MoneyGram without any address, · The beneficiary can get the transfer at any service center of MoneyGram payment system, · The fee is charged from the sender, in AMD at the rate of the Central Bank of RA as of the given date. 	
Geography	The geography includes 192 countries worldwide	
Change of requisites of the transfer	<ul style="list-style-type: none"> · Requisites are changed on the day of submitting application on change of requisites on the basis of written application and ID document from the service center from which the transfer was affected with no commission. · Change of requisites is executed in procedure established by the system. · Data of the beneficiary (name, last name, patronymic) can be changed only. · Only unpaid transfers can be changed. 	

<p>Cancelling the transfer</p>	<ul style="list-style-type: none"> · Transfer can be cancelled on the day of application, without additional fees, on the basis of cancellation application and passport details, submitted by the sender on the same day when the transfer was affected both the transferred amount and the commission are subject to return · Only unpaid transfers can be cancelled.
<p>Callback</p>	<ul style="list-style-type: none"> · Calling back of the full amount is affected on the basis of calling back request submitted by the customer in written form within one banking day or later. · Return of the fee is effected by the system depending on the reason. · Only unpaid transfers can be returned.
<p>Expiration date term of the transfer</p>	<p>90 days</p>
<p>Transfers through MoneyGram system can be made from any branch of "ID Bank" CJSC</p>	
<p>Procedures (like reimbursement of loss), terms and the scope of responsibility applicable for the delay of payment or the transfer, non-fulfillment or partial fulfillment of payment obligations by the financial institution, as well as the terms for appealing payments and (or) transfers made by the consumer, the procedures applicable to appeal, and the manner and means of their application by the consumer, are available: https://www.idbank.am/en/information/consumer-rights/contentfooter/handling-of-customercomplaints/</p> <p>Detailed information on the system is available: http://global.moneygram.com/</p>	

ATTENTION: THE BANK IS CONTROLLED BY THE RA CENTRAL BANK