

The terms mentioned in the bulletin may have been amended.

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

If you are reading the bulletin on the territory of the Bank or 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 information bulletin), apply to any branch of the Bank or call the Bank's Call center at 010 59 33 33 or 060 27 33 33.

INFORMATION BULLETIN
"GLOBAL PREMIUM" PACKAGE

General terms of "GLOBAL PREMIUM" package		
1. Package activation and servicing terms		
	Package activation fee	AMD 50 000
	Package servicing fee ¹	AMD 10 000 a month
2. Current accounts²		
	Account opening/reopening/closure	Free of charge
	Number of accounts being opened ³	unlimited
	Other terms	According to the "Tariffs of bank accounts, transfers of physical entities and other services rendered by "IDBank" CJSC" applied in the Bank.
2. Package provision terms		
	Package provision terms	The Package is provided to physical entity clients of the Bank, who obtain obligations amounting to at least AMD 25 000 000 (or equivalent foreign currency) from the Bank at the moment of activation of the Package.

GENERAL CONDITIONS

1. The Bank opens and services current accounts in AMD, USD, EUR, RUB, British pound, Japanese yen, Swiss franc, Georgian lari, UAE dirham, Chinese yuan, Belarussian rubles, which are deemed as currencies acceptable for the Bank in terms of this document.
2. Current account is opened for an indefinite term.
3. The rights and obligations of the parties in terms of opening, maintaining and cash servicing of bank accounts are defined by the relevant agreement.
4. The conditions and tariffs not included in this information bulletin are regulated by separate information bulletins and/or contracts/agreements.

¹ This tariff is charged once a calendar year for all the accounts.

² Within the "GLOBAL PREMIUM" package the other banking products/services are served according to the tariffs defined by the information bulletins applied in the Bank.

³ An unlimited number of accounts can be opened within the scopes of the packed at the client's request irrespective of the account currency.

5. Commission fees are charged in AMD, and commission fees defined in a foreign currency are charged at the selling exchange rate of the given currency defined by the Bank as of the given day of transaction.
6. Commission fees are charged from clients' bank accounts, unless otherwise provided by contracts/agreements.
7. Commission fees subject to VAT taxation also include the VAT.
8. The Bank is not responsible for:
 - 8.1. Consequences of incorrect instructions by the client,
 - 8.2. Consequences of malfunction of means of communication,
 - 8.3. Consequences of force-majeure situations.:
9. The Bank can make changes and additions in the applied tariffs by notifying clients about them by making the text of the changes and additions accessible to clients on the territory or on the website of the Bank at least one day in advance, unless otherwise provided by separate information bulletins and/or contracts/agreements.
10. In case of termination or refusal from the service commission fees charged before are not subject to refund.
11. Withdrawal of funds from the Client's account is performed no later than on the banking day following submission of the relevant payment order to the Bank.
12. Funds directed to the Client's account are credited to the Client's account no later than on the banking day following submission of the relevant payment document to the Bank.
13. Interest on the funds available on the 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 other basis.
14. In case of submission of an account closure application by the client, the account is closed within 1 (one) banking day. Funds available on the account are returned to the client during the same banking day in a way preferred by the client.
15. Account Holder's rights to manage the bank account and funds therein can be limited by a court decision based on applications submitted by judicial acts compulsory enforcement authorities or tax authorities.
16. Confiscation of funds from the account without the Card Holder's instruction can be performed by a court decision based on applications submitted by judicial acts compulsory enforcement authorities or tax authorities in an order defined by RA legislation. The Bank informs the account holder about confiscation of funds from the account by sending the account statement unless the client has applied to the Bank and received the mentioned information before.
17. The Bank sets foreign currency exchange buying and selling rates for each day which apply during the Bank's business hours. During remote servicing of clients outside business hours as well as on non-working days (including Saturdays) the foreign currency purchase and sale exchange rates available on the official website of the Bank shall be applied.
18. While making transactions in a currency other than the account currency, the exchange rates defined by the Bank shall apply.
19. Disputes arising between the Bank and the Client are settled through negotiations between the parties. Disputes between the parties can 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, and/or in the court.
20. *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.*
21. *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.*
- 22. The Client has the right to communicate with the Bank through a preferred means of communication: e-mail of 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.**
23. Bank account statements are provided to the Client at least once every 30 days in a way preferred by the Client:
 - By e-mail
 - In person at the premises of the Bank
 - By post:
24. The Bank is not obliged to provide the account holder with an account statement if the Bank did not debit or credit the given account within the reporting period.
25. The Bank is obliged to provide references on the availability, balance and account movement of the account and/or other references no later than within 5 banking days after submission of the relevant application by the client to the Bank, moreover, the Bank provides the client with references on the balance and movement of the accounts for the days preceding the day of provision of the reference or as of the day of provision by mentioning the exact time of provision.


26. 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.

27. 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.**

28. The order and tariffs on rendering remote services by the Bank are presented in **“Public terms on remote banking services”.**

29. In case if there are loan obligations between the Bank and the Account Holder, funds available on the savings account are charged without acceptance in an order defined by the loan agreement.

30. Refundability of funds available on the savings 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 AMD and 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	16 million AMD	7 million AMD	16 million AMD (only the deposit in ADM is guaranteed)	7 million AMD (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 7 million AMD and the bank deposit in AMD subject to reimbursement)

31. 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.

32. The list of documents required for opening a bank account is presented in the List of documents required for opening accounts.

ATTENTION! THE BANK IS CONTROLLED BY THE RA CENTRAL BANK