

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 its effective date.

If you are reading the bulletin in a paper form, please visit the Bank's website at [www.idbank.am](http://www.idbank.am) for more detailed information (paying attention to the effective date of the bulletin), contact any branch of the Bank or the Bank's Call center: 010 593333 or 060 273333.

<b>"IDGOLD" PACKAGE OF SERVICES FOR BORROWERS OF GOLD SECURED LOANS</b>				
<b>Main terms and conditions</b>				
<b>1. GOLD SECURED LOANS</b>				
1.	<b>Gold valuation tariff</b>	According to tariffs approved for the package of gold secured loans		
2.	<b>Repayment method</b>	Annuity		
3.	<b>Currency</b>	AMD		
4.	<b>Minimum loan amount</b>	AMD 300,000		
5.	<b>Loan term (month)</b>	36 – 60		
6.	<b>Annual nominal interest rate</b>	Loan-to-collateral ratio/loan term (month)	36	37-60
		Up to 70%	14.5%	15.5%
		71% – 90%	16%	16.5%
		91%-100%	17%	-
7.	<b>Annual effective interest rate</b>	15.54% -22.31%		
8.	<b>Other conditions</b>	In compliance with the conditions of loans with annuity repayment method specified in the information bulletin of <a href="#">Gold Secured Loans</a>		
9.	<b>The clients receiving gold secured loans within the package are provided with an additional opportunity to obtain gold bullion bars from the Bank under the condition of pledging the latter as a security of the loan to be provided and directing the amount of the additionally provided loan for the payment of the cost of the gold bullion bar.</b>			
10.	Purchase price of gold bullion bars	The selling cost of the corresponding gold weighted bullion bar published by the Bank plus the corresponding weight of the gold bullion bar multiplied by AMD 2000		
11.	Collateral value of gold bullion bars	Purchase price of the Bank gold bullion bars		

12.	Maximum weight of the gold bullion offered/available to the client	<p>The maximum weight of the gold bullion bar offered/available to the client depends on the aggregate amount of the balance of the current and approved /to be provided/ gold secured loans of the client with the Bank, in the amounts stated below:</p> <ul style="list-style-type: none"> <li>• For loans amounting up to AMD 499,999 – maximum 5 grams,</li> <li>• For loans amounting to AMD 500,000-1,500,000 – maximum 10 grams,</li> <li>• For loans amounting to AMD 1,500,001 and above – maximum 20 grams.</li> </ul>
<b>2. ROCKET LINE<sup>1</sup></b>		
13.	Maximum loan amount	In the amount of 10% of gold secured loan, minimum AMD 10 000
14.	Other conditions	In accordance with the Bank's <a href="#">ROCKET LINE loan/loan limit</a> information bulletin
<b>3. DEBIT CARD</b>		
15.	Card type	Visa Gold
16.	Card account annual service fee	<p>50% discount on the tariff valid in the Bank defined by <a href="#">Debit Payment Cards</a> information bulletin.</p> <p>If the client already has a card of the given type, no new card will be provided within the package.</p>
17.	Other conditions	In accordance with the Bank's <a href="#">Debit Payment Cards</a> information bulletin.
<b>4. BANK ACCOUNTS</b>		
18.	Card currency	AMD
19.	Account opening	Free of charge
20.	Other conditions	In accordance with the Bank's information bulletin of <a href="#">Tariffs on bank accounts, transfers, services provided by ID Bank CJSC</a>
<b>5. INSURANCE</b>		
21.	Insurance type	<p>Insurance from accidents – voluntary sale (1st, 2nd, 3rd disability group, death).</p> <p>Insurance is set for the 1st year of the package term.</p> <p>A new insurance policy may not be concluded if within the term of the insurance policy:</p> <ul style="list-style-type: none"> <li>• Another gold secured loan is provided to the client within the package,</li> <li>• If the client makes an early loan repayment and receives a new gold secured loan within the package.</li> </ul>

<sup>1</sup> The total amount of unsecured loans of the borrower with "IDBank" CJSC shall not exceed AMD 10,000,000.

22.	Insurance fee	Paid by the Bank
23.	Other conditions	In accordance with <a href="#">Rosgosstrakh-Armenia Insurance CJSC cooperation terms:</a>
<b>6. REMOTE SERVICES</b>		
24.	Online/Mobile Banking	Free of charge
<b>PACKAGE PROVISION TARIFFS</b>		
25.	Package activation	Free of charge
26.	Monthly package charge	AMD 500
27.	At the request of the client, the services included in this package may not be provided	

## GENERAL PROVISIONS

1. If the client opts out of the package, the services included in the package shall be rendered in accordance with the tariffs approved by the Bank.
2. Disputes arising between the parties can be settled in a court proceeding or through the Financial system mediator (as prescribed by the RA law on "Financial system mediator"), located at 0010, Yerevan, 15 M. Khorenatsi St, "Elite Plaza" business center, 7th floor, e-mail – info@fsm.am, telephone: (+37460) 701111, fax: (+37410) 582421. Moreover, if the property claim does not exceed AMD 250 000 (two hundred fifty thousand) or equivalent in foreign currency or equivalent in foreign currency, the decisions of the Financial System Mediator cannot be challenged by the Bank.
3. To conduct a 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.
4. Under an agreement with the USA based on the Foreign Account Tax Compliance Act (FATCA) the Bank may collect additional information to determine whether the client is a US taxpayer.
5. The Client is entitled to communicate with the Bank through a preferred means of communication: e-mail or postal service. 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 form, as well as ensures confidentiality.
6. The list of branches and ATMs of the Bank, information on their location and working hours can be found at the following link: [Branches and ATMs](#).
7. Remote servicing by the Bank is provided through [IDBanking.am](#) online system and [Idram&IDBank](#) mobile application. The procedure and tariffs on rendering remote services are available in [Public Terms on Rendering Remote Banking Services](#)".

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