

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 at www.idbank.am for detailed information (paying attention to the action date of the bulletin), apply to any branch of the Bank or contact the Bank's Call center: 010 593333 or 060 273333.

CARD TO CARD INTERNATIONAL TRANSFERS

Service type	Card-to-card international transfer (The service is available on the IDBanking.am platform and the Idram&IDBank mobile application)
Card type	Visa payment system cards issued by the Bank
Transfer currency ¹	AMD, Euro, USD, Russian ruble
Service fee	2%, minimum of AMD 1,000

Maximum number of transactions ²	According to the country risk class ³	<u>High risky</u>	<u>Medium risky</u>	<u>Low risky</u>
	Daily transactions	5	25	30
	Weekly transactions	10	40	50
	Monthly transactions	15	125	150

Maximum amount of a transaction ⁴	According to the country risk class	<u>High risky</u>	<u>Medium risky</u>	<u>Low risky</u>
	Per transaction	USD 10,000 (equivalent currency)		
	Daily transactions	USD 10,000 (equivalent currency)	USD 15,000 (equivalent currency)	USD 25,000 (equivalent currency)
	Weekly transactions	USD 15,000 (equivalent currency)	USD 30,000 (equivalent currency)	USD 50,000 (equivalent currency)

¹ The amount of the transaction will be converted according to the "ID Bank" CJSC payment card service rules.

² The maximum number of transactions, regardless of the country's risk class, cannot exceed 30 per day, 50 per week and 150 per month.

³ The full list of countries is presented [here](#). The risk class of the countries is defined according to the Bank's internal policy.

⁴ The maximum transaction amount, regardless of country risk class, cannot exceed USD 25,000 (equivalent currency) per day, USD 50,000 (equivalent currency) per week, and USD 100,000 (equivalent currency) per month.

	Monthly transactions	USD 30,000 (equivalent currency)	USD 70,000 (equivalent currency)	USD 100,000 (equivalent currency)
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General terms and conditions

1. Commission fees subject to VAT taxation also include the VAT.
2. The status of the recipient card must be active. A transfer made to a card that does not have an active status will be rejected by the bank receiving the transfer.
3. The amount will be converted into the currency of the receiving card according to the exchange rate set by the bank that issued the given card.
4. The amount transferred will be activated on the recipient card within minutes. The Bank shall not bear the responsibility in cases where the amount to be transferred is activated later than the specified period or is not activated due to problems on the receiving Bank's side.
5. The Bank has the right to unilaterally change the tariffs by publishing them on the Bank's official website 15 days before they come into force.
6. **Disputes 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, e-mail: info@fsm.am tel. (+37460) 70 11 11, Fax (+37410) 58 24 21.**
7. **The bank may request additional documents or information based on the principle of "Know your customer" for the purpose of due diligence of the customer defined by the RA Law "On Combating Money Laundering and Terrorist Financing".**
8. **In accordance with the agreement signed 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.**
9. Transactions can be carried out both in the currency of the card account and in a currency different from the currency of the card account at the exchange rate set by the Bank for the day of the given transaction.
10. 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.
11. 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.
12. *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 on a 24/7 basis and is free of the risk of losing information in paper as well as ensures confidentiality.*
13. Remote service by the Bank is carried out through the Bank's online and mobile banking services. The procedure and conditions for the provision of the bank's remote services are presented in the "[Public conditions for the provision of remote banking services](#)".
14. The client must not be included in the Bank's list of bad clients. The legal relationship regarding the Bank's classification as a bad customer is regulated by the procedure "On establishing the criteria for classifying a customer as bad by the Bank and managing relations with them".

ATTENTION! THE BANK IS SUPERVISED BY THE RA CENTRAL BANK