

Information bulletin

Information required for submission from the initiator of the transfer *	<ul style="list-style-type: none"> • Telephone number of active IDPay client registered at IDPay • Amount • Account number in RUB at IDBank
<p>*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.</p>	
<p>Transfers between active clients from IDBank to IDPay are implemented:</p> <ul style="list-style-type: none"> • On "idbanking.am" and "banking.idram.am" online platforms • Through idram mobile application 	
<p>The Bank provides the client with a receipt confirming the completion of each transfer.</p>	
Transfer currency	RUB

Transfer speed	Up to 5 minutes
Maximum amount per transfer	RUB 60,000
Maximum amount of monthly transfers	RUB 1,000,000
Minimum amount per transfer	RUB 100
Tariffs charged from the transfer initiator	In the amount of 0,9% of the amount being transferred
	<p>The commission fee will be charged from the AMD account of the client with the Bank, moreover, the foreign currency conversion is performed at the exchange rate defined by RA Central Bank as of the given day.</p> <p>In case of non-resident customers, the commission can also be charged from the customer's account in RUB.</p>
Method of receipt	To the wallet of IDPay clients (then they can transfer money to the attached card).

The procedure applied in case of delay, failure to perform or partial performance of the payment and (or) transfer by the financial organization (e.g. compensation for damage), the terms and scope of responsibility, as well as the terms for appeal related to payments and (or) transfers performed by the consumer, procedures applied during appeal and the order and methods of their application by the consumer can be found at the following link:

<https://www.idbank.am/content/handling-of-customer-complaints/>

In case if the initiator of the transfer cancels or recalls the transfer the client shall submit an application to the Bank with the grounds for cancelation or recall mentioned in it. The Bank responds to the client within 10 (ten) business days by approving or rejecting the application stating the corresponding grounds. In case if the transfer is cancelled or recalled the transfer commission fee shall also be returned to the client.

In case if the beneficiary fails to receive the funds the client shall submit an application to the Bank. The Bank reviews the client's application within 10 (ten) business days and organizes the transfer of the funds to the recipient or return of the funds to the initiator of the transfer. In case if the funds are returned to the initiator of the transfer the Bank shall also return the transfer commission fee.

ATTENTION! THE BANK IS CONTROLLED BY THE RA CENTRAL BANK