

**INFORMATION SUMMARY OF  
"IDBUSINESS SHOPPY" PACKAGE PROVIDED TO CORPORATE CUSTOMERS**

GENERAL TERMS AND CONDITIONS		
1.	Customer	RA resident/RA non-resident Legal entity or Individual entrepreneur
2.	Products provided within the package	1) Visa Business or Visa Platinum Business payment card, 2) Bank account denominated in AMD, 3) Remote banking systems: IDBusiness mobile and/or Bank-client system <sup>1</sup> , 4) Overdraft provided to the card account.
3.	One-time tariff for joining the package	1) For Visa Business payment card: one-time in the amount of 10,000 AMD, 2) For Visa Platinum Business payment card: free of charge.
4.	Package Service Fee	1) For Visa Business payment card: 10,000 AMD per year, 2) For Visa Platinum Business payment card: AMD 30,000 per year.
5.	Terms of issuance and maintenance of payment card provided within the package	1) Free of charge during the entire validity period of the payment card, 2) Urgent issuance of a payment card is carried out free of charge within 1 banking day <sup>2</sup> : 3) Provision of an additional card account statement at the Bank's premises or by e-mail free of charge 4) The other payment card service conditions, which are not mentioned in this information summary, are defined according to the information summaries of <a href="#">Visa Business</a> and <a href="#">Visa Platinum Business</a> cards.
6.	Terms of opening and maintenance of bank account within the package	1) Opening a bank account: free of charge 2) Provision of an additional bank account statement at the Bank's premises or by e-mail free of charge 3) The other bank account service conditions, which are not mentioned in this information summary, are defined according to the <a href="#">information summaries of the maintenance of bank accounts</a> .
7.	Terms of provision and maintenance of overdraft within the package	Defined according to the information summary of IDBusiness shoppy overdraft provision terms and conditions.

**General provisions**

1. The package is connected on the basis of the Customer's written consent - signature.
2. The Customer shall have no right to refuse the services included in the package during the validity period of the package, except for early termination of the overdraft contract.
3. The services included in the package are provided to the customer at the same time.
4. In case of cancellation of the package, commissions paid are non-refundable.
5. In case of cancellation of the package, bank account maintenance is carried out in accordance with [the Information Summary of Bank Accounts, transfers and other services provided by "ID Bank" CJSC](#), and Payment Card servicing is carried out in accordance with the information summaries of [Visa Business](#) and [Visa Platinum Business](#) payment cards.
6. The services included in the package are provided to the customer within 1-2 working days, with the exception of Overdraft, which is provided within the terms specified in the Overdraft information summary.

<sup>1</sup> Moreover, if the Client already uses remote banking services, then the latter may not be included in the package.

<sup>2</sup> The service is available only at the Bank's Vardanants branch.

7. The rights and responsibilities of the parties regarding the opening, maintenance and cash register service of bank accounts are defined by the [rules for opening and maintenance of bank accounts of legal entities and individual entrepreneurs](#) and the relevant contract/agreement.
8. Other provisions regarding use, storage, closure, reissuance of cards, security, appeal of card transactions, which are not defined in this information summary, are defined by the [Rules](#), the contract concluded by and between the Bank and the Cardholder on the issuance and maintenance of the payment card by the Bank, internal legal acts, and the rules of payment and settlement systems (ArCa, Visa).
9. You can get acquainted with the list of branches and ATMs of the bank, their addresses and working hours by following the link: [Branches and ATMs](#).
10. Remote service by the bank is carried out through the IDBusiness Mobile application and the Bank-client (IDBusiness Online - <https://online.idbank.am/>) online system. 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](#).
11. The list of documents required to use the "IDBusiness Shoppy" package are available at a [link](#).

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