

	“ID BANK” CJSC
	Terms and conditions of cards presented as a gift to the clients- individuals purchasing bonds and depositors

Annex
Confirmed
By June 18, 2018 decision
N248 - L of the Management Board of
“ID Bank” CJSC

N	Service	MasterCard Standard	MasterCard Gold
1.	Currency of the card	Armenian dram, US dollar, EUR, RUB, according to the client's request	
2.	Card issuance	Free	Free
3.	Validity term of the card	60 months	60 months
4.	Type of the gift -card according to the value of the deposit as of the day of attraction *	Up to 10,000 USD or equal sum in other currencies	Up to 10,001 USD or equal sum in other currencies
5.	Minimum balance	-	-
6.	Annual service fee for card account (for the entire validity period of card irrespectively of the term of deposit agreement)	Free	Free

*** Terms of issuance**

- ✓ Gift cards are presented to physical persons depositors or those who purchase bonds.
- ✓ If the depositor or the person who bought bonds refuses to take the gift card at the time of placing the deposit or purchasing bonds (executing the agreement), but later, within the term of the agreement wants to get the gift card, such gift card shall be presented on the basis of the same value of the deposit and/or the bonds as at the time of submitting gift - card application.
- ✓ Upon the client's request, the card according to a less amount of deposit can be presented to the client, according to the table above
- ✓ If the client has more than one deposit or bonds issued under different tranches, he/she can receive gift card according to each of the deposit and/or bond, as well as upon request of the client he/she may be provided gift card corresponding to the aggregate amount of deposits and /or bonds, according to the table above.
- ✓ If the client has both deposit and bonds, he/she can apply for different gift – cards.
- ✓ If the client loses or damages gift cards before its expiration date:

- the card shall be re-issued free of charge if the client has existing deposit or bond.
- the card shall be issued under the terms applicable at the Bank if at the moment of submitting application the client has neither deposit nor bonds (there should be note on the application).
- the term of the card is terminated upon the request of the client.
- ✓ Re-issuance of gift - cards of depositors or bond purchasers upon termination of the term shall be carried out on the following terms:
 - unless any term has changed at the time of re-issuance, the card shall be re-issued under the same terms and conditions.
 - If the amount doesn't correspond to the amount of the expired card, no re-issuance shall be carried out; new gift card shall be presented according to the table above.

- Rates for other services and transactions shall be according to the applicable rates of the Bank.
- Issuance of the card usually takes 2-5 business days.
- Decision on extending credit line/loan is usually taken by the Bank within maximum 3 (three) business days.