

Public contract for using the "Idram Junior" application

Chapter 1: General concepts

1. **Public contract:** the contract between the System operator and the User on opening and replenishing the Account for issuing and servicing electronic money through the System, as well as making payments for services provided in the System with electronic money, which is a public document and is available on the official website of the System operator and to which the User has given his consent when registering a User Account with the System Operator.

2. **Concepts used in the public contract are equally applicable to this document if nothing else follows from the content of this document.**

3. **Application:** "Idram Junior" application intended for persons from 6 to 16 years old to use the specified list of services (Services).

4. **Application public contract:** An agreement between the Main Parent and the System.

5. **Services** – services provided by the system operator in the *Application*, which are:

1) QR payments.

2) Replenishment of a mobile phone number - exclusively to the phone number of one's own and family members, with which the Idram Junior and Idram accounting accounts are registered;

3) Money transfer, exclusively from family members and friends,

4) Request money exclusively from family members and friends.

3. **Partner bank**, a commercial bank of RA that has signed a cooperation contract with the System operator, which provides an opportunity for Users who have been authenticated with the System operators to synchronize their account with the bank account they have in the bank.

4. **Bank-verified Premium Plus Account** – a User account authenticated with the System Operator, who has a bank card attached to the User Account, issued in the name of the User.

5. **Synchronized accounting account:** A User who is simultaneously authenticated with the System operator and the Partner Bank, whose User Account is synchronized with the bank account of the Partner Bank.

6. **Premium Plus account user:** A User who has a Premium Plus account or a Synchronized User account identified by the Bank with the System Operator.

7. **Main parent** – Premium Plus account user, who identifies the Junior account, enabling the latter to use the services provided by the *Application*, and who has full control over the Junior account.

8. **Verified Junior Account** – A registered User account in the Application to which the Main Parent account is linked.

9. **Parent** – A Premium Plus account user who links to an Authenticated Junior account and has partial control over the Junior account.

10. **Investor** – Premium Plus account user who connects to an identified Junior account and has no control over the Junior account.

11. **Sibling** – Junior accounts that are linked to the same Main Parent and/or Parent User accounts.

12. **Family** – The Family of a Junior account is considered to be the Main Parent, Parent, Siblings, Investors.

13. **Friends, Friends network** – Junior accounts that are connected to each other as friends.

Chapter 2: Subject matter of the public contract of the Annex

1. When registering a Junior User account, the Main Parent gives its consent to the Public Contract of the Application and recognizes that legal relations not regulated by the Public contract of the Application are subject to regulation by the Public Contract and RA legislation.

2. When concluding the public contract of the application, the System Operator is governed by sub-points 5.1.12 of point 5.1 of Chapter 5 of the Public Contract and, as an exception, provides the Premium Plus user with the opportunity to have more than 1 User account with the System Operator, provided that these User accounts be Authenticated Junior accounts.

3. An authenticated Junior account is considered to be authenticated in the name of the Main Parent, which is assigned by the Main Parent to their child aged 6-16.

4. The Main parent is responsible for any operation performed on the authenticated Junior account, before the System operator in accordance with the procedure established by the public contract of the Application, the Public Contract, or the legislation of the Republic of Armenia.

Chapter 3: Junior account registration and authentication

1. Junior account registration is done in the same steps as in the case of registration of the User account in the Idram application.

2. There are two sub-groups for Junior accounts: Junior 1 and Junior 2, respectively, Junior 1 is intended for the 6-12 age group, and Junior 2 is intended for children of the 12-16 age group.

3. After identifying the mobile number using a one-time password (OTP), creating a password and a PIN code, the App user will see a QR code that will be used by the Main Parent to authenticate the Junior account.

4. Junior account authentication is carried out exclusively by the Premium Plus account user, with the sequential fulfillment of the requirements of point 5 of this chapter.

5. Premium Plus account user:

1) scans the QR code shown in the Application.

2) fills in the following mandatory fields:

- Kinship relations (For example: mother, father),
- Gender of the child
- Child's name, surname, patronymic in Armenian,
- Child's name and surname in English,
- Child's date of birth.

3) downloads the picture of the birth certificate,

4) fills in the address of the child's school (region, village/city, school name),

5) gets familiar with and confirms the document "Public contract of the application" with a PIN code.

6. Upon successful completion of the steps described in Chapter 3, point 5, the Main Parent Account will be linked to the Junior Account and the latter will be treated as an authenticated Junior Account.

Chapter 4: Transitional and final provisions

1. When the child attached to the Junior account reaches the age of 17, the account of the Junior 2 group acquires the status of a registered account under the Public Agreement, which is automatically disconnected from the Premium Plus account.

2. In order to use the registered account in the future, the potential account holder will be directed to identify as provided by the Public contract.

3. If the status of the Premium Plus account is changed in accordance with the Public contract and by Appendix 2, which is an integral part of the Public contract, and obtains status Terminated, Terminated by User, or Deleted status, then the Junior account status also automatically changes into the same status.

4. Electronic money available on the Junior account at any time cannot exceed 200,000 (two hundred thousand) AMD.

5. The limits of the operations performed on the Junior account and the types of Services provided are defined by Appendix 1, which is an integral part of the public contract of the Application.

Transaction limits for a Junior account
and Types of Services provided to the Junior account

1. Junior account replenishment limits.

Table 1.

Replenishment	One transaction limit	Monthly limit	Notes
In cash			
Through the company's branch network	Not available	Not available	Not available
Through a network of branches of partner financial organizations	Not available	Not available	Not available
Through the company's terminal network	Not available	Not available	Not available
Through the terminal network of partner financial organizations	Not available	Not available	Not available
Cashless			
With bank cards issued by Armenian banks (ArCa, Visa, Master, AMEX)	Not available	Not available	Not available
With bank cards issued by foreign banks (Visa, Master, AMEX)	Not available	Not available	Not available
Through attached cards issued by Armenian banks	Not available	Not available	Not available

Transfer of funds by the partner organizations to their beneficiaries, on the instructions of the partner organization, to the Idram Settlement accounts of its beneficiaries.	Not available	Not available	Not available
With a POS terminal serving bank cards	Not available	Not available	Not available
From other User accounts serviced by the system operator	The minimum is 100 AMD, the maximum is 1,000,000 AMD	Absent	Replenishment of the Junior account from other User accounts serviced by the system operator is available only if the Junior account is replenished from the accounts included in the affiliated Family and Friends groups.
Through other electronic money systems	Not available	Not available	Not available
Through an online loan provided by a partner financial institution***	Not available	Not available	Not available
Through bank transfer from RA bank accounts	Not available	Not available	Not available

2. Payment, transfer, and redemption from junior accounts

Table 2

Redemption/Payment/Transfer	Applicable Limit	Monthly limit	Notes
Redemption/Transfer			
Withdrawal/repayment through the Company's branch network	Not available	Not available	Not available
Withdrawal/repayment Financial institution through partner branch network	Not available	Not available	Not available
Transfer to other resident electronic money systems	Not available	Not available	Not available
Transfer to other non-resident electronic money systems**	Not available	Not available	Not available
Transfer from Idram User account to another User account**	The minimum amount is 100 AMD, the maximum is 1,000,000 AMD	Absent	Transfer from the Junior account to other User accounts serviced by the system operator is available only if the transfer from the Junior account is made to the accounts included in the affiliated Friends group
Transfer to bank cards issued by Armenian banks**	Not available	Not available	Not available
Transfer to Armenian bank accounts	Not available	Not available	Not available

Payment			
Mobile phone replenishment, except for Russian mobile operators	Restriction according to partner restrictions	Amount limit according to partner limits, and number of transactions 100	
Utility bills/ Internet/ TV	Not available	Not available	Not available
Russian mobile operators**	Not available	Not available	Not available
Loan repayment through online consolidation	Not available	Not available	Not available
Loan repayment by bank transfer	Not available	Not available	Not available
Recharging online games/social media accounts	Not available	Not available	Not available
Replenishment of bookmaker accounts**	Not available	Not available	Not available
Taxes, duties/fines	Not available	Not available	Not available
CEJA	Not available	Not available	Not available
QR code payments	The minimum amount is 100 AMD, the maximum is 1,000,000 AMD	Absent	
Online stores	Not available	Not available	Not available
Not available	Not available	Not available	Not available