

## TERMS AND CONDITIONS OF THE TRAVEL CARD PAYMENT CARD CAMPAIGN

### 1. General provisions:

- 1.1 Campaign - the Campaign conducted by "ID Bank" CJSC from 01.06.2023 to 31.08.2023 inclusive.
- 1.2 Card - the main Travel Cards of the Visa payment system ordered for an annual service fee of "ID Bank" CJSC during the Campaign.
- 1.3 Cardholder - the owner of the main Travel card of the Visa payment system.
- 1.4 In case of participation in the Campaign, the Cardholder unconditionally accepts these Terms and Conditions, which have been established as final and undisputed.

### 2. Terms and conditions of the campaign:

- 2.1 **For current Cardholders** - Cardholders of Cards issued/valid until 31.05.2023 inclusive, when performing a payment transaction in the amount of at least AMD 800,000 (equivalent in foreign currency) from 01.06.2023 to 31.08.2023 inclusive, will be able to receive a voucher in the amount of AMD 60,000 for the purchase of a suitcase in Carpisa store chain.
- 2.2 **For new Cardholders** - Cardholders who have obtained a Card from 01.06.2023 to 31.08.2023 inclusive, when performing a payment transaction in the amount of at least AMD 800,000 (equivalent in foreign currency) within 3 calendar months from the date of ordering the Card, will be able to receive a voucher in the amount of AMD 60,000 for the purchase of suitcases in Carpisa store chain.
- 2.3 For the purposes of this Campaign, a payment transaction is a card payment at points of sale, except for payments for telecommunications and utilities, electronic money, payments to government agencies (taxes, duties and other payments), charitable donations, bets, payments for services provided by banks and other financial organizations.
- 2.4 The participation of Cardholders in the Campaign does not occur automatically. To participate in the Campaign, you should register at this link between 01/06/2023 and 31/08/2023 inclusive and accept the Campaign rules. If Cardholders do not register using the specified [link](#), they will not receive a voucher in the amount of AMD 60,000 (hereinafter referred to as the "Voucher"), regardless of whether the minimum threshold for payment transactions has been reached.

2.5 Within 10 working days from payment transactions, the Bank sends an electronic Voucher to the e-mail address of the Cardholder. The Voucher can only be used in Carpisa store chain to buy a suitcase. If the Voucher amount has not been fully spent after the suitcase purchase, the Cardholder may use the remaining amount for another purchase in Carpisa store chain. Meanwhile, the amount of the Voucher may be spent at the time of purchase of the suitcase. The remaining amount of the Voucher cannot be used separately from the purchase of a suitcase. If the Voucher amount has not been fully spent after the suitcase purchase, the Cardholder may use the remaining amount for another purchase in Carpisa store chain, and the Voucher amount may be spent at the time of the suitcase purchase. The remaining amount of the Voucher cannot be used separately from the purchase of a suitcase.

2.6 With Voucher, Cardholders receive a 20% discount on the purchase of any suitcase in Carpisa chain of stores. Meanwhile, there are no restrictions on receiving a 20% discount, therefore, the Cardholder can purchase any suitcase, regardless of its size, price, quantity and type. The 20% discount applies to suitcases only. If the Cardholder makes another purchase for the remaining amount of the Voucher, the 20% discount on suitcases does not apply, instead the current price valid at the moment in the Carpisa store will apply. The 20% discount is not applied to Carpisa store's suitcase discount. In the case of suitcases with a discount for Cardholders, a 20% discount is applied, set by the Voucher, or the current price determined in Carpisa store.

2.7 To use the Voucher, the Cardholder has to show it in Carpisa store, and after checking the validity of the Voucher, the store employee will allow the purchase using the Voucher.

2.8 The deadline for using the Voucher and receiving the 20% discount specified in these rules is 15/12/2023 inclusive.

2.9 Vouchers are available for valid Cards only.

2.10 The Bank is not responsible for non-use of the Voucher sent electronically to the Cardholder within the time period established by these rules, if the latter failed to notice the Voucher (including spam/junk folder of the Cardholder's e-mail).

2.11 The Bank has the right to unilaterally change these terms and conditions at any time and apply the change immediately after its publication on the Bank's official website.