

Terms of "50% cashback" campaign

1. General provisions .

- 1.1 **Campaign:** 50% cashback Campaign implemented by "ID Bank" CJSC from 01.07.2022, including 01.10.2022.
- 1.2 **Card:** Main Cards Mastercard Standard, Mastercard Gold issued by "ID Bank" CJSC within the framework of IDsalary / IDsalary + package (hereinafter referred to as the Package) (including attached to the Package) which were ordered during the Campaign.
- 1.3 **Cardholder:** Cardholder of Mastercard Standard and Mastercard Gold.
- 1.4 **Credit line:** Profi Credit line provided within the package.
- 1.5 **Interest amount:** Calculated with the card ordered during the Campaign for the Credit line and Interest paid during the Campaign.
- 1.6 **Cashback:** 50% Cashback, which is provided for the Interest amounts paid on the Credit line.
- 1.7 In case of participation, the Cardholder unconditionally accepts all terms and conditions, which are final and indisputable.

2. Camping conditions .

- 2.1 As part of the Campaign From July 1 to October 1, 2022 inclusive, Cardholders will receive 50% Cashback on the interest rates paid by Credit line activated on the Card.
- 2.2 Cashback will be valid for both non-cash payments from the Credit line during the Campaign, as well as the Interest amounts paid during the Campaign.
- 2.3 Within the framework of the Campaign, the maximum amount of Cashback is set 50,000 (Fifty thousand) AMD before tax.
- 2.4 Additional terms and conditions for providing Cashback are as follows:
- Cashback will be provided by the Bank once for the entire period of the Campaign: Within 15 working days after the end of the Campaign,
 - Cashback will be provided for the Interest amounts accrued as of the end of the Campaign, 01.10.2022, which will be paid before 01.10.2022 inclusive.
 - Cashback will not be provided if the credit line has 1 or more days overdue (principal or interest) at the time of Cashback calculation by the Bank;
 - Cashback will be provided for credit lines that are valid (not closed) as of Cashback date,
 - The Cardholder can use the Campaign for only one Credit line. If you have more than one Credit line, you will be provided with Cashback for the most accrued / paid Credit line interest rates.

- Cashback is charged and income tax is paid to the RA state budget in the amount defined by the RA Law on income tax. The Bank assumes the fulfillment of tax obligations.
- Cashback is not provided in case of using the Credit line for full or partial refinancing of other loans / credit lines operating in the Bank.
- There is no need to submit application or call the Bank to provide Cashback.
- Cashback payment will be made by the Bank to the accounts of all Cardholders who will satisfy these terms and conditions.

2.5 The employees of "ID Bank" CJSC do not participate in the Campaign.

2.6 The Bank reserves the right to make unilateral changes to these terms and conditions at any time and to apply the change immediately after its publication on the Bank's official website.