Appendix 1
Approved by
Decision No. 459-L of the Management Board of ID Bank CJSC
dated 09/11/2026
Effective as of November 09 2026

Terms and Conditions of the "Bank's 35th Anniversary" Campaign (hereinafter referred to as the Terms and Conditions)

1. General Provisions:

1. Campaign means the campaign conducted by ID Bank CJSC (hereinafter referred to as the Bank) from November 10, 2026, through December 30, 2026, inclusive.
2. Cards means payment cards specified in these Terms and Conditions, ordered through the Idram&IDBank application and the idbanking.am platform as part of the Campaign.
3. Customer means an individual who has entered into or enters into a Card Issuance and Servicing Agreement with the Bank.
4. By participating in the Campaign, the Customer unconditionally accepts these Terms and Conditions, which shall be deemed final and indisputable.

2. Campaign Terms and Conditions:

1. Individuals who order any of the following payment cards through the Idram&IDBank mobile application or the idbanking.am online platform during the Campaign period: Visa Travel, Visa-Wizz Air, Visa Signature Debit, Visa Infinite Debit, or MasterCard World, shall receive a 35% discount on the first-year card annual service fee for each of the specified cards.
2. The Campaign shall be valid from November 10, 2026, through December 30, 2026, inclusive.
3. Customers shall automatically participate in the Campaign upon ordering any of the payment cards specified in these Terms and Conditions, without the need to take any additional action.
4. There is no limit on the number of cards a Customer may order under the Campaign.