

## Terms of the Campaign «Instant idcoin ahead of Black Friday»

### 1. General Provisions:

- 1.1 **Campaign:** a campaign conducted by "ID Bank" CJSC (hereinafter, the Bank) from 27.11.2024 to 30.11.2024 inclusive.
- 1.2 **QR payment:** QR payment made by individuals in the service network of Idram LLC (hereinafter referred to as Idram) using the Idram&IDBank application (including the idplus application), as well as Idram payments made using NFC, QR technology and on online websites.
- 1.3 **Idcoin:** a digital loyalty unit that is accumulated in the Idram&IDBank application and the Idplus loyalty platform. It can be used by making a QR payment on Idram&IDBank application and on Idplus loyalty platform.
- 1.4 **Customer:** any user who will make an Idram QR payment using the Idram&IDBank application (including the idplus application).
- 1.5 By participating in the Campaign, the customer unconditionally accepts these Terms and Provisions, which are considered final and indisputable. By participating in the campaign and accepting idcoins, individuals who are not clients of "ID Bank" CJSC give their agreement to the transfer of their personal data to "ID Bank" CJSC for the purpose of calculating and paying income tax.

### 2. Terms of Campaign:

- 2.1 During this Campaign, from 27.11.2024 to 30.11.2024 inclusive, by making QR payments in Idram service network, customers will receive 3% instant idcoin from the made payments. Moreover, in the case of QR payments, the basis for receiving 3% instant idcoin will be payments made with bank accounts, attached cards, wallets, idplus accumulated bonuses/gift cards, idcoin, combo option, rocket line/rocket line 0%. QR payments made with a fuel card will not be considered within the framework of this Campaign.
- 2.2 During this Campaign, a maximum of 5,000 idcoin (after tax) is provided to one customer. All necessary taxes payable to the state are paid by the Bank.
- 2.3 For QR payments made on some online platforms, idcoin will be provided within 1 business day.
- 2.4 Customers participate in the Campaign automatically; no additional action is required.
- 2.5 idcoin provision and service rules are posted at the following link:

[https://idbank.am/upload/iblock/666/noa9o21tx3o9xjdwixalavk3odyu0qj7/IDcoinTC\\_final.pdf](https://idbank.am/upload/iblock/666/noa9o21tx3o9xjdwixalavk3odyu0qj7/IDcoinTC_final.pdf)

2.6 The Bank has the right to unilaterally change these terms and provisions at any time and apply the change immediately after publishing it on the Bank's official website.