

Terms and conditions for implementation of campaign “Falling in Love with the World”

1. General

1.1 **Campaign** - a campaign implemented by “ID Bank” CJSC (hereinafter the Bank) from 05.02.2025 to 31.03.2025 inclusive.

1.2 **Card** - Visa cards issued by "ID Bank" CJSC before and during this Campaign, which will make 5 international payments during the Campaign

1.3 **Card holder** the holder of Visa cards issued by "ID Bank" CJSC before and during this Campaign.

1.4 **Air Ticket Purchase Certificate** - a certificate worth up to AMD 50,000, which will be paid to the Cardholder as reimbursement for the cost of air tickets purchased with the Card.

1.5 By participating in the campaign, the customer unconditionally accepts these Terms and Conditions, which are considered final and indisputable.

2. Campaign terms and conditions

2.1 Both existing and newly ordered Visa Cardholders will participate in the draw within the framework of the campaign from 05.02.2025 to 31.03.2025 inclusive, by making 5 international payments* (including online international payments), where 100 certificates for the purchase of air tickets worth up to 50,000 AMD will be raffled off.

* Moreover, the Wildberries and Ozon platforms are not considered international, as payments made through the mentioned platforms are carried out through the mediation of RA banks and are processed as local transactions. The same logic applies to other international platforms, the payments of which are carried out by RA banks.

2.2 The winners of the draw, who purchase any air ticket with their Card starting the Campaign date until August 31, 2025 inclusive, will be refunded a maximum of AMD 50,000 (after tax) for the purchased air ticket within 10 business days.

2.3 The winner Cardholders will receive the Air Ticket Purchase Certificate to their email address, which they have provided to the Bank within 3 business days after the draw.

2.4 The refund of the air ticket purchase amount will be made for one payment transaction.

2.5 If the transaction amount is less than AMD 50,000, the balance will not be refunded to the Cardholder.

2.6 In case of purchasing air tickets in a currency other than AMD, the refund will be made in the amount of the purchase price stated in the Cardholder’s statement.

2.7 The initials of the Cardholder's name and surname and the last 4 digits of the Card number (for example, A. A. 1234) will participate in the draw, and regardless of the number of international transactions being 5 and more, the Cardholder participates in the draw once.

2.8 The draw will be held within 15 business days after the end of the Campaign, and the winners will be drawn at random. The draw will be broadcast live on the Bank's official Facebook and YouTube pages.

2.9 Participation in the Campaign by Cardholders is automatic and no additional action is required.

2.10 The Bank has the right to unilaterally amend these terms and conditions at any time and apply the amendment immediately after publishing it on the Bank's official website.