

Appendix 1
Approved by
Decision N 53-L of the
Management Board of ID Bank CJSC
Dated February 14, 2025
Effective since February 17, 2025

## General terms and conditions for providing cashback on payments made against GetTransfer service

## 1. General provisions.

- 1.1 **Campaign:** a campaign conducted by "ID Bank" CJSC (hereinafter, the Bank) from 01.01.2025 to 31.12.2025 inclusive.
- 1.2 Card: cards issued by "ID Bank" CJSC before and during this Campaign.
- 1.3 Cardholder: Cardholder of an existing card or a card issued within the Campaign.
- 1.4 By participating in the Campaign, the Cardholder unconditionally accepts these Terms and Conditions.

## 2. Terms and conditions of the Campaign.

- 2.1 Cardholders are eligible for cashback in the following amount for payments made from 01.01.2025 to 31.12.2025 inclusive, on the <a href="https://www.gettransfer.com">www.gettransfer.com</a> website, as well as in the corresponding mobile application (hereinafter referred to as the Payment):
  - 5% cashback (hereinafter referred to as the Cashback) for payment with:
    - Mastercard Standard
    - Mastercard Gold
    - o Visa Idram Rocket
    - o Visa Digital
    - o Visa Gold
    - o other standard class cards.
  - 9 % cashback (hereinafter referred to as the Cashback) for payment with:
    - o <u>Visa Business</u>
    - Visa Business Platinum
    - o Visa Platinum
    - o Visa Signature
    - Visa Infinite
    - o other business and premium cards.
  - 10% cashback (hereinafter referred to as the Cashback) for payment with:
    - Travel
    - Visa Infinite Special edition

Other terms of issuing and maintaining the card are defined by the information summary of the corresponding payment card, which are published on the Bank's website at the following <u>link.</u>



- 2.2 Cashback on Payments made during each calendar month is calculated and paid by the 10<sup>th</sup> working day of the following month. Cashback actually due to the cardholder is transferred to the Cardholder after collecting the taxes defined by RA legislation.
- 2.3 The Bank may unilaterally apply changes to the limits/conditions of Cashback.
- 2.4 Cardholders participate in the Campaign automatically and no additional action is required.
- 2.5 The Bank has the right to unilaterally change these terms and conditions at any time and apply the change immediately after publishing it on the Bank's official website.