

Appendix 1
Approved by
Decision N 167-L of
The Management Board of "ID Bank" CJSC
From May 07, 2025
Effective from May 15, 2025

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Terms and conditions for implementation of campaign «All Airlines»

1. General Provisions:

- 1.1 **Campaign:** a campaign conducted by "IDBank" CJSC (hereinafter, the Bank) from 15.05.2025 to 31.08.2025 inclusive.
- 1.2 **Card** Visa Platinum, Travel, Visa Signature, Visa Infinite, Visa Infinite Special Edition cards issued by "ID Bank" CJSC before and during this Campaign, which will purchase an air ticket during the Campaign
- 1.3 Card holder the holder of Cards issued by "ID Bank" CJSC before and during this Campaign.
- 1.4 **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.
- 1.5 By participating in the campaign, the customer unconditionally accepts these Terms and Conditions, which are considered final and indisputable.

2. Terms of Campaign:

- 2.1 Within the framework of the Campaign, when purchasing an air ticket through both existing and newly ordered Visa Platinum, Travel, Visa Signature, Visa Infinite, Visa Infinite Special Edition cards from 15.05.2025 to 31.08.2025 inclusive, the Cardholders will receive 25% idcoin (after taxes).
- 2.2 A maximum of 25,000 idcoin (after taxes) is provided to one customer per calendar month during this Campaign.
- 2.3 Air tickets purchased through a travel company do not participate in the Campaign.
- 2.4 idcoin is paid for the purchase of an air ticket if the airline company has an appropriate payment system identifier (MCC).
- 2.5 The Campaign is valid for the purchase of an airline ticket from all airline companies.
- 2.6 idcoin is calculated and paid by the 10th business day of the month following each calendar month, when the payment was done. The idcoin subject to actual receipt is provided to the Customer after deducting 20% income tax as defined by the RA legislation. All necessary taxes payable to the state are paid by the Bank.
- 2.7 Participation in the Campaign by Cardholders is automatic and no additional action is required.
- 2.8 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.