

Terms and conditions of implementation of “Deposit Campaign”

1. General provisions

1. **Campaign** shall mean the campaign implemented by the ID Bank CJSC (hereinafter the Bank) from 19.03.2025 to 21.03.2025 inclusive.
2. **Deposit** shall mean “Safe term deposit without the right to top up” **from AMD 10,000 to AMD 5,000,000** opened within the framework of the campaign at any branch of the ID Bank CJSC or through the Idram&IDBank application.
3. **Depositor** shall mean existing and new customer individuals who have made a Deposit in AMD within the framework of the Campaign.
4. In case of participating in the Campaign, the customer unconditionally accepts these Terms and Conditions, which are considered final and indisputable.

2. Terms of the Campaign.

1. Interest rates against the deposits of those individuals, who open “Safe term deposit without the right to top up” in the amount from AMD 10,000 to AMD 5,000,000 at any branch of the ID Bank CJSC or through the Idram&IDBank application will be set 0.5 % higher than the published interest rates.
2. During the campaign, interest rates for online and offline deposits will be set at the same rate, an additional 0.3% interest rate will not apply.
3. The campaign is valid from March 19, 2025 to March 21, 2025 inclusive.
4. The campaign terms do not apply to deposits terminated after March 14, 2025.
5. At the end of the term of deposit opened within the frames of the campaign the agreement should be extended at the interest rates applicable at the Bank at that time.
6. Participation in the Campaign is done automatically at the time of opening a deposit and no additional action is required.