

Terms of the Campaign «Instant idcoin ahead of New Year»

1. General Provisions:

- 1.1 **Campaign:** a campaign conducted by "ID Bank" CJSC (hereinafter, the Bank) from 16.12.2024 to 31.12.2024 22:00 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 16.12.2024 to 31.12.2024 22:00 inclusive, by making QR payments in Idram service network, customers will receive 2% instant idcoin from the made payments. During this Campaign, a maximum of 5,000 idcoin (after tax) is provided to one customer.
- 2.2 Those customers who have not made any QR payments from 01.01.2024 to 14.12.2024 inclusive will receive an additional 10% idcoin in the amount of up to an additional 5,000 idcoin (after tax), in addition to the instant 2% idcoin mentioned in point 2.1, for QR payments made during the campaign. The additional 10% idcoin will be provided within 10 business days after the end of the campaign.
- 2.3 In the case of QR payments, the basis for receiving 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.
- 2.4 All necessary taxes payable to the state are paid by the Bank.

- 2.5 For QR payments made on some online platforms, idcoin will be provided within 10 business day.
- 2.6 Customers participate in the Campaign automatically; no additional action is required.
- 2.7 idcoin provision and service rules are posted at the following link:
https://idbank.am/upload/iblock/666/noa9o21tx3o9xjdwixalavk3odyu0qj7/IDcoinTC_final.pdf
- 2.8 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.