

General terms and conditions for providing idcoin on payments made at Carpisa retail chain

1. General provisions.

1.1 **Campaign:** a campaign conducted by "ID Bank" CJSC (hereinafter, the Bank) from 08.04.2025 to 08.06.2025 inclusive.

1.2 **Payment:** Payment with cards issued before and during this campaign and QR payments made by Customers using the Idram&IDBank application (including the idplus application) (including NFC, QR technology and QR payments made 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 the Idram&IDBank application and on the Idplus loyalty platform.

1.4 **Customer:** any user who will make a QR payment for suitcases with a card or the Idram&IDBank application (including the idplus application) at the Carpisa store chain at 3 Tsitsernakaberd Highway (Carpisa Dalma), 16 Gay Avenue (Mega Carpisa), 34/3 Arshakunyats (Carpisa Yerevan Mall), 26 Abovyan street and 8 Papazyan street.

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 and conditions of the Campaign.

2.1 Customers will receive 20% idcoin (tax included) for QR and card payments made for suitcases in the Carpisa store chain from 08.04.2025 to 08.06.2025 inclusive.

2.2 The campaign is valid only for non-discounted suitcases.

2.3 idcoin on Payments made during each calendar month is calculated and paid by the 10th working day of the following month. idcoin actually due to the Client is transferred to the Client after withholding the 20% income tax defined by RA legislation.

2.4 Clients 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.