

Approved by
Decision N-L of the
Management Board of "ID Bank" CJSC
From May, 2024
Effective from June 1, 2024

Terms of Payment Campaign for Premium Cards

1. General Provisions:

- 1.1 **Campaign** – a promotion conducted by "ID Bank" CJSC from 01.06.2024 to 31.07.2024 inclusive.
- 1.2 **Premium card**: Travel, Visa Platinum, Visa Business Platinum, Visa Signature, Visa Infinite, Visa Infinite Special Edition basic cards ordered by "ID Bank" CJSC with an annual service fee.
- 1.3 **Idplus loyalty platform** - mobile application where all services of the loyalty platform are available: Electronic gift cards, bonuses, IDcoin...
- 1.4 **Partner** - a company cooperating with "Idram" LLC, where Idram QR payment is available.
- 1.5 **Cardholder** - Premium card holder.
- 1.6 By participating in the Campaign, the Cardholder unconditionally accepts these Terms and Provisions, which are considered final and indisputable.

2. Terms of Campaign:

- 2.1 From 01.06.2024 to 31.07.2024 inclusive, by making payment transactions of at least AMD 1,000,000 (equivalent foreign currency) with the Premium card Cardholders will receive a Carpisa gift card of AMD 50,000 of the Idplus loyalty platform from the Carpisa chain of stores to make purchases through Idram QR. In case of availability of more than one Premium card, the Cardholder will have the opportunity to receive Carpisa gift cards corresponding to the number of Premium cards, if he/she has fulfilled the payment condition of AMD 1,000,000 (equivalent foreign currency) with each Premium card. Payment transactions for the amount of AMD 1,000,000 are cumulative, including all payment transactions made during the campaign period.
- 2.2 Within the framework of this Campaign, payments made at points of card sale and service are considered a payment transaction, with the exception of payments for telecommunication services, utility services, electronic money, payments by state bodies (taxes, duties and other fees), charity funds, bets, payments for rendered services of banks and other financial organizations.
- 2.3 The expiration date of the gift card is 5 months, which is calculated from the date of issue of the gift card.

2.4 Cardholders' participation in the Campaign is not automatic. In order to participate in the campaign, it is mandatory to register with this [link](#) and accept the rules of the campaign during the period of the campaign, from 01/06/2024 to 31/07/2024 inclusive. In case of not registering with the specified [link](#), the Cardholders will not receive a gift card worth AMD 50,000 (hereinafter referred to as Carpisa gift card) regardless of the fact of fulfilling the minimum threshold of payment transactions.

2.5 Within 10 working days after completing the payment transactions, the Bank will activate the Carpisa gift card of the Idplus loyalty platform with the phone number of the Cardholder registered in the Bank. In case of having more than one mobile phone number, preference will be given to the mobile phone number registered in the Idram&IDBank application. In addition, if it is necessary to transfer the Carpisa gift card already paid by the Bank to another mobile phone number of the Cardholder, the Bank should be notified within max. 10 calendar days after receiving the Carpisa gift card.

2.6 The Carpisa gift card can only be used in the Carpisa chain of stores to make purchases using Idram QR.

2.7 With the Carpisa gift card provided as part of the campaign, the Cardholders will receive a 40% discount (on the original value of the suitcase) from the Carpisa chain of stores for the purchase of suitcases/travel bags (hereinafter: suitcase) with the Bank's logo (hereinafter referred to as the Specified assortment) in the store.

2.8 In order to use the 40% discount for the specified assortment of suitcases under the campaign, the Cardholder, before making a purchase, should tell the Carpisa store employee the last 5 numbers of the mobile phone number to which the Carpisa gift card was received. The Carpisa employee will check the last 5 digits of the mobile phone number provided by the Cardholder and, in case of a positive result, will apply the specified discount.

2.9 In addition to the 40% discount set for the specified assortment, a 15% discount for the entire range of suitcases will be available for Cardholders in the period from 01/06/2024 to 31/08/2024.

2.10 The 40% or 15% discounts for suitcases will be valid until 31/08/2024, but the Cardholder will be able to use the gift card within the validity period of the gift card, which is 5 months.

2.11 There is no limit for the purchase of the specified assortment of suitcases in terms of receiving a 40% discount, therefore the Cardholder can purchase any of his suitcases, regardless of size, price, quantity and type. In case the Cardholder makes another purchase in the store using the Carpisa gift card, the 40% or 15% discounts for suitcases will not apply, instead the actual prices in the Carpisa store will apply. The 40% or 15% discounts specified in these rules are not added to the discount announced by the Carpisa store for suitcases. In the case of the purchase of already discounted suitcases by the store, the 40% or 15% discounts set by these rules will apply to the original price for the Cardholders or the actual discounted price in the Carpisa store.

2.12 At the time of payment of the Carpisa store gift card by the Bank, the Cardholder's Premium card must be valid.

2.13 The Bank is not responsible for not noticing the Carpisa gift card sent to the Cardholder and not using it within the time limit set by these rules.

2.14 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.