

Terms and conditions for Travel card campaign

1. General Terms and Conditions.

- 1.1 Campaign. Campaign implemented by "ID Bank" CJSC from 15.12.2022 to 15.02.2023 inclusive.
- 1.2 Card. Visa payment system Travel card main cards of "ID Bank" CJSC, which are ordered during the Campaign.
- 1.3 Cardholder: Cardholder of the main card of Travel card Visa payment system.
- 1.4 By participating in the Campaign, the Cardholder unconditionally accepts these Terms and Conditions, which are considered final and indisputable.

2. Campaign Terms and Conditions.

2.1 As part of the campaign, from 15.12.2022 to 15.02.2023 inclusive, by ordering the Card, Cardholders will receive:

One-time welcome bonus: AMD 5 000,

Opportunity to participate in the drawing of the following travel packages

- Bali,
- Maldives,
- Cyprus,
- Dubai,
- Montenegro.

2.2 About welcome bonus.

Welcome bonus is provided under the following conditions:

- ✓ Cards ordered during the Campaign,
- ✓ The card was activated during the Campaign through an ATM,
- ✓ The card's annual maintenance fee has been paid and the Card has no obligations at the time of payment of the Welcome bonus,
- ✓ The card is valid / not closed / at the time of payment of Welcome bonus.

Welcome bonus is provided once within 10 working days after the end of the campaign.

Welcome bonus is provided only for main Cards ordered with annual service fee option. Welcome bonus is not provided to linked cards.

2.3 About the draw of tourist packages.

The conditions for participation in the draw of tourist packages are as follows:

- ✓ Cards ordered during the Campaign,
- ✓ The card was activated during the Campaign through an ATM,
- ✓ The payment for the annual maintenance of the card has been made and there are no obligations on the card at the time of drawing and awarding,
- ✓ The card is valid / not closed / at the time of the drawing and awarding.

Additional conditions for the draw of tourist packages are as follows:

The drawing of 5 tour packages will take place online within 15 working days after the end of the Campaign. For the draw, the first letters of the first and last names of the Cardholders and the last 4 digits of the numbers indicated on the Card will be used.

Tour packages of the above-mentioned countries will be drawn separately, consecutively. The travel package will be presented by the Bank, after which the winner will be selected through a lottery.

The 5 winning Cardholders will be contacted by the Bank at the same time through the telephone number registered in the Bank, for the purpose of identification and confirmation of the winning. Moreover, after unsuccessful attempts to contact the Cardholder 3 times at the given time, the tourist package of the given destination will be drawn again until the newly selected Cardholder can be contacted and identified. In this case, the Cardholder with whom was contacted and identified at the moment of the draw is considered the winner.

The travel package includes round-trip air tickets for 2 persons, stay at the hotel for 7 nights, 2 meals a day, transportation from the airport to the hotel and vice versa and visa related expenses. The airline ticket (economy class) and the hotel are selected by the Bank, agreeing the departure days with the Cardholder. Within a maximum of 10 working days after informing the cardholder about the winnings, the latter must provide the Bank with preferred departure days and passport details of the second person. The date of departure must be at least 30 days after informing the Bank, but no later than 30.09.2023. In case of impossibility to enter the given country due to the visa, the Bank will offer to the Cardholders the destination to Dubai. In case of inability to leave, the prize/winning will be considered invalid and no monetary compensation will be provided.

The Bank before leaving for the trip invites the winning Cardholders the Bank to take and publish photos and/or video clips. Cardholders who refuse to comply with this condition will lose the prize, and the next winning Cardholder will be selected at random.

2.4 Employees of "ID Bank" CJSC and "Idram" LLC do not participate in the trip raffle.

2.5 Cardholders automatically participate in the Campaign and no additional action is required by them.

2.6 The Bank has the right to unilaterally change terms and conditions at any time and apply the change immediately after publishing it on the Bank's official website.