

Terms and conditions for implementing “Pay with Visa Gold Card and Get idcoins” campaign

1. General

1.1 **Campaign** - a campaign implemented by “ID Bank” CJSC (hereinafter the Bank) from 01.06.2025 to 31.12.2025 inclusive.

1.2 **Card** – Visa Gold cards issued by “ID Bank” CJSC before and during this Campaign, which will be used to make purchases during the Campaign.

1.3 **Cardholder** – the holder of Cards already valid or issued by “ID Bank” CJSC during the Campaign.

1.4 **idcoin** - a digital loyalty unit accumulated in the Idram&IDBank application and the Idplus loyalty platform. It can be used by making QR payments on Idram&IDBank application and on Idplus loyalty platform.

1.5 By participating in the campaign, the Cardholder unconditionally accepts these Terms and Conditions, which are deemed final and indisputable.

2. Terms of the Campaign

2.1 As part of the Campaign, holders of both existing and newly ordered Visa Gold Cards will receive idcoins when making payments from 01.06.2025 to 31.12.2025 inclusive, under the following conditions:

- 0.5% idcoins (before tax) for international payments, with all payments not processed through POS/vPOS terminals installed by Armenian banks considered international,
- idcoins are received if the purchase amount is AMD 10,000 (equivalent in foreign currency) or more
- The maximum idcoin limit per card for a calendar month is AMD 5,000.

2.2 idcoins are not earned for purchases made at retail/service outlets operating in the following areas: telecommunications services, utilities, electronic money, betting, payments to government agencies (taxes, fees and other payments), charitable donations, other services provided by banks and other financial institutions.

2.3 For transactions made during a calendar month, idcoins are calculated and paid by the 7th working day of the following month.

2.4 idcoins to be actually received are provided to the Client after deduction of 20% income tax, as established by the legislation of the Republic of Armenia. All necessary taxes payable to the state are paid by the Bank.

2.5 To provide idcoins, the Bank uses the mobile phone number registered with the Bank. idcoins will not be provided if the phone number registered with the Bank is missing or incomplete. The rules for the provision and use of idcoins are available at the following [link](#)

2.6 Participation in the Campaign by Cardholders is automatic and no additional action is required.

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