

Appendix 1
Approved by
Decision 117-L, of the
"ID Bank" CJSC Management Board of 16 April, 2024
Effective from April 16, 2024

Terms and conditions of the "Cashback up to 1% when paying with IDBank card at Wildberries" campaign

1. General terms and conditions:

- 1.1 **Campaign:** The Campaign conducted by ID Bank CJSC (hereinafter referred to as "the Bank") from 15.04.2024 to 15.06.2024 inclusive.
- 1.2 **Card:** Any card issued by the Bank (business cards, or cards belonging to individuals) that is used to make payments on the Wildberries platform during the Campaign.
- 1.3 Cardholder: The holder of the Card
- 1.4 By participating in the Campaign, the Cardholder unconditionally accepts these Terms and Conditions, which shall be deemed final and undisputed.

2. Campaign terms and conditions:

- 2.1 As part of the Campaign running from 15.04.2024 to 15.06.2024 inclusive, when paying with the card issued by the Bank on the Wildberries platform, Cardholders receive a cashback of up to 1% under the following scheme:
 - For Visa Rocket cards, an additional 0.5% cashback provided under the Campaign is added to the current 0.5% cashback set in the information bulletin for this card, and the Cardholder is guaranteed to receive a 1% cashback under the Campaign.
 - For other Cards of the Bank, a cashback of 1% is provided.
- 2.2 Within the framework of this Campaign, the maximum limit of cashback paid to the same client during a calendar month is AMD 5,000 (pre-tax), regardless of the number of cards. The cashback is paid by the 15th working day of the month following the calendar month.
- 2.3 No cashback is paid for returned purchases.
- 2.4 If the Bank card's information bulletin sets a maximum limit for cashback payment and service, the monthly cashback amount limit of AMD 5,000 (pre-tax) set within the framework of this Campaign will be calculated separately, regardless of the maximum limit set by the information bulletin of this card.
- 2.5 Cardholders' participation in the Campaign is automatic and requires no further action.
- 2.6 The Bank has the right to unilaterally amend these Terms and Conditions at any time and apply the amendment immediately after publication on the Bank's official website.