



Appendix 1
Approved by
The Decision N 148-L of
“ID Bank” CJSC Management Board
From May 6, 2024
Effective from June 1, 2024

Rules of IDcoin Provision and Use

1. Definitions

1. ID Group - "ID Bank" CJSC, "Idram" LLC, the company servicing the "ID pay" platform ("Universal Payment Technologies" LLC), the company servicing the Idplus loyalty platform ("Club Sixteen AM" CJSC) and other companies included in the ID Group separately or jointly.
2. IDcoin - Loyalty points provided by ID Group through the Idplus loyalty platform. IDcoin is a part of ID Group's loyalty program and can be provided both by all ID Group companies jointly, and by each of them separately.
3. Customer - an individual who is a Customer of a company included in the ID Group, to whom IDcoin was provided by the ID Group.
4. User – an individual who manages and/or uses IDcoin by using Idplus or Idram&IDBank applications.
5. Idplus Loyalty Platform – mobile application where all loyalty platform services are available, including IDcoin.
6. Partner - a company cooperating with "Idram" LLC, where Idram QR payment is available.
7. Rules – these rules for providing and using IDcoin.

2. General Description

8. IDcoin can be provided as part of campaigns organized by ID Group member companies, as a result of loyalty programs, fulfillment of special conditions, and without conditions in individual cases. In the event of campaigns and/or special conditions for receiving IDcoin, the latter are subject to publication on the official website of the relevant ID Group company.
9. Each IDcoin is equivalent to 1 Armenian dram (for example, 4,800 IDcoins are equivalent to AMD 4,800).
10. IDcoin is generated on the Idplus loyalty platform by making a transfer from a member company of the ID Group. In addition, each new transfer, regardless of the IDcoin sending company, is added to the previous one, displaying the sum of IDcoin to the Customer. The entire history of receiving and using IDcoin is stored in the Idplus application.
11. IDcoin cannot be acquired/purchased from the Idplus loyalty platform.
12. The Customer shall become a User to use IDcoin.
13. The following 2 types of transactions can be implemented using IDcoin:



- Making a payment at a partner company through the Idram&IDBank application or the Idplus loyalty platform, if the balance of IDcoin is fully sufficient to make a payment,
 - Making a combined (combo) payment at a partner company through the Idram&IDBank application or the Idplus loyalty platform, if the balance of IDcoin is not sufficient to make a payment, in which case the Customer can pay the insufficient part both through the Idram&IDBank application and through bonuses, gifts cards available on the Idplus loyalty platform.
14. The use of IDcoin implies the transfer of an equivalent amount in AMD to the Partner, as a result of which the Customer's IDcoin balance is reduced accordingly.
 15. The customer can refuse the accumulated IDcoin balance by stopping further accumulation informing the contact center of the Idplus loyalty platform.
 16. The mobile phone number is used to provide IDcoin, and in case of having more than one registered and active mobile phone number in the relevant ID Group company, priority will be given to the last registered phone number or the phone number registered in the Idram&IDBank application.
 17. In case of complete refusal from any transaction made by the Customer with IDcoin, in accordance with the RA Law "On Protection of Consumer Rights", the Customer's IDcoins will be returned in full.
 18. In case of a partial refusal from any transaction made by the customer with IDcoins in accordance with the RA Law "On Protection of Consumer Rights", the following priority of returned sources is considered:
 - Idram wallet,
 - Bonuses,
 - IDcoins,
 - Gift cards.

3. Terms of Use and Balance Zeroing of IDcoin

19. In order to use IDcoin, the Customer should meet the following conditions:
 - a. The first payment shall be made within 365 days after the first IDcoin accrual,
 - b. If the Customer's IDcoins are not fully used after making the first payment, then each subsequent payment shall be made by the Customer using IDcoins within 365 days of the last payment.
20. Failure to comply with the stated conditions results in the complete zeroing of the IDcoin balance.
21. The User's use of IDcoin for the first time certifies that the User has familiarized himself with these Rules, agrees with them and accepts them.

4. Rights and Obligations

22. The Customer has the right to:
 - Manage IDcoin balance by making payments to Partners,
 - Decline IDcoin,



- In case of questions and problems, reach out to the contact center of the Idplus loyalty platform,
 - Get information about the completed transactions from the IDcoin History section of the Idplus loyalty platform.
23. The customer is obliged to:
- Comply with these Rules.
24. ID Group has the right to:
- Set conditions for calculation and provision of IDcoin,
 - Unilaterally change the Rules and apply the change immediately after publication on the official website, as a result of which the Customer is considered duly informed.
 - Zero IDcoins in case of violation of the conditions set by these Rules,
 - Terminate the right to use and dispose of IDcoins at the Customer's request;
 - Terminate the right to use and dispose of IDcoins in case the Customer spreads defamatory information about the ID Group member company.
25. ID Group is obliged to:
- Ensure smooth execution of transactions with IDcoin,
 - Maintain the confidentiality of the information disclosed during IDcoin transactions in accordance with the RA legislation, considering the exceptions specified in these Rules.

5. Agreements

26. The Customer agrees that for the purpose of identifying him, making decisions, obtaining rights or granting rights or privileges or limiting or denying rights and for other purposes (including personal information ID Group may collect in any lawful manner, as immediately from him/her, as well as from any other sources not prohibited by law) ID Group may process, including collect, record, enter, coordinate, organize, store, transform, restore, transfer / to ID Group member companies or on the basis of other civil contracts to persons or organizations providing services, Armenian and foreign financial organizations/, to correct, block, destroy, use, as well as to apply to any state or local self-government body, as well as to any person processing data and receive the necessary information about the Customer, including the information envisaged and protected by RA Law "On Personal Data Protection".
27. The Customer agrees that ID Group member companies will share information regarding the provision of IDcoin, as well as the transactions made with it.