

## **Rules for Providing and Using idcoin**

### **1. Definitions**

1. Bank - "ID Bank" CJSC
2. Members of ID Group – "ID Bank" CJSC, "Idram" LLC, the company servicing the Idplus loyalty platform ("Club Sixteen AM" CJSC)
3. idcoin – The Bank's loyalty point provided through the Idplus loyalty platform, which represents a promise/offer to donate for a certain period of time for the Beneficiaries, when in case of receiving/acceptance of the Bank's offer to donate when the Beneficiary pays using Idram QR code in Partner organizations, the Bank undertakes to fulfill the payment obligation instead of the Beneficiary in the amount of the promise to donate by transferring this amount to the Partner. In this case, each Idcoin represents a promise to make a payment of AMD 1 (for example, 4,800 Idcoins equal a commitment to pay AMD 4,800).
4. Beneficiary – a natural person provided with idcoin.
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 the Bank, cooperation agreements, as a result of loyalty programs, fulfillment of special conditions, as a donation, and without any preconditions at the discretion of the Bank. In the event of campaigns and/or special conditions for receiving idcoin, the latter are subject to publication on the official website of the Bank.
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10. idcoin is generated on the Idplus loyalty platform. Each new idcoin provided is added to the previous one, displaying the total amount of idcoin in the Beneficiary's possession. The entire history of receiving and using idcoin is stored in the Idplus application.
11. idcoin cannot be acquired/purchased except for the cases of provision by the Bank, stipulated by the Rules. To use idcoin, the Beneficiary must become a user of Idplus or Idram&IDBank applications.
12. The following 2 types of transactions can be implemented using idcoin:

- Making a payment at a Partner 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 Beneficiary can pay the insufficient part both through the Idram&IDBank application and through bonuses, gifts cards available on the Idplus loyalty platform.
13. The use of idcoin implies the transfer of an equivalent amount in AMD by the Bank to the Partner, as a result of which the Beneficiary's idcoin balance is reduced accordingly.
  14. The Beneficiary may refuse to receive idcoin by informing the contact center of Idplus loyalty platform or the Bank.
  15. idcoin will be provided via the mobile phone number; in case there is more than one registered and active cell phone number, the number listed in the Idram&IDBank application will be given preference. If the mobile phone number is registered in the name of a legal entity, the Bank will provide idcoin to the individual using this phone number. This is because the Bank will assume that the person using the number is a legitimate user.
  16. The Beneficiary shall immediately notify the Bank in case of change of the phone number, and in case of failure to fulfill this obligation or incomplete/incorrect provision of the Beneficiary's phone number to the Bank, idcoins intended for the Beneficiary shall not be provided.
  17. In case of complete rejection of any transaction made by the Beneficiary with idcoin, in accordance with the RA Law "On Consumer Rights Protection", the Beneficiary's idcoins will be restored (returned) in full.
  18. In case of a partial rejection of any transaction made by the Beneficiary with idcoins in accordance with the RA Law "On Protection of Consumer Rights", the following priority of returned sources is considered:
    - Idram wallet,
    - Bonuses,
    - idcoin,
    - Gift cards,
    - Other sources
  19. The Beneficiary cannot demand the Bank to provide him/her with the equivalent of idcoin in AMD, nor can the Beneficiary dispute the amount of idcoin provided.
  20. The Bank is the tax agent for payment of tax liabilities related to provision of idcoin.

### **3. Terms of Use and Zeroing out of the idcoin Balance**

21. In order to use idcoin, the Beneficiary should meet the following conditions:
  - a. The first payment shall be made within 365 days after the first idcoin accrual,
  - b. If the Beneficiary's idcoins are not fully used after making the first payment, then each subsequent payment shall be made by the Beneficiary using idcoins within 365 days of the last payment.

22. Failure to comply with the above conditions will result in the complete zeroing out of the idcoin balance (which also includes the total amount of idcoins accrued during this time) (the donation offer shall be terminated). In this case, in order to use the accrued idcoins after the full zeroing out, the Beneficiary must again ensure the conditions specified in the paragraph above.
23. If the Beneficiary receives instant idcoin (when it is given directly upon payment) as a result of using Idram QR to purchase goods as part of a promotion campaign, returning those goods in the way outlined by the RA Law “On Consumer Rights Protection” will be interpreted as the Beneficiary rejecting the idcoin, whereby:
- In case of full return of the goods, the idcoins received in exchange for this purchase are completely zeroed out.
  - In case of partial return of the goods, the idcoins are zeroed proportionally to the value of the returned goods.
19. The Beneficiary’s use of idcoin for the first time certifies that the Beneficiary has familiarized himself with these Rules, agrees with them and accepts them.

#### **4. Rights and Obligations**

24. The Beneficiary has the right to:
- Accept idcoin in full or in installments, by making payments to Partners,
  - Refuse to receive 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.
25. The Beneficiary is obliged to:
- Comply with these Rules.
26. The Bank 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 Beneficiary is considered duly informed.
  - Zero out the idcoins in case of violation of the conditions set by these Rules,
  - Terminate the right to use idcoins;
  - In case the Beneficiary is classified as an unwanted client in accordance with the Bank’s Procedure on Defining the Criteria of Classification of a Client as Unwanted and Termination of Business Relations with the Client, including in case the Beneficiary performs actions that are the basis for classification in the specified Procedure in relation to other companies that are members of the ID Group.
27. The Bank is obliged to:
- Ensure smooth execution of transactions with idcoin,
  - Terminate the right to use idcoins at the Beneficiary’s request,
  - Maintain the confidentiality of the information disclosed during idcoin transactions in accordance with the RA legislation, considering the exceptions specified in these Rules.

## 5. Consent

28. The Beneficiary agrees that for the purpose of identifying him/her, making decisions on providing idcoin, obtaining rights or granting rights or privileges (including personal information the Bank may collect in any lawful manner, as immediately from him/her, as well as from any other sources not prohibited by law) the Bank 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 following data of the Beneficiary: name, surname, patronymic, details of the identity document, address, telephone number.
29. The Beneficiary agrees that ID Group member companies will share information regarding the provision of idcoin, as well as the transactions made with it.