

Terms of the Campaign «Back to school»

1. General Provisions:

- 1.1 **Campaign:** a campaign conducted by "IDBank" CJSC (hereinafter, the Bank) from 01.08.2025 to 30.09.2025 inclusive.
- 1.2 **QR payment:** QR payment made by individuals in the service network of Idram LLC (hereinafter referred to as Idram) using the Idram&IDBank application (including the idplus application), as well as Idram payments made using NFC, QR technology and on online websites.
- 1.3 **idcoin:** a digital loyalty unit that is accumulated in the Idram&IDBank application and the Idplus loyalty platform. It can be used by making a QR payment on Idram&IDBank application and on Idplus loyalty platform.
- 1.4 **Customer:** any user who makes a QR payment using the Idram&IDBank app (including the idplus app) in the stationery and book stores included in the list below.
- 1.5 By participating in the Campaign, the customer unconditionally accepts these Terms and Provisions, which are considered final and indisputable. By participating in the campaign and accepting idcoins, individuals who are not clients of "ID Bank" CJSC give their agreement to the transfer of their personal data to "ID Bank" CJSC for the purpose of calculating and paying income tax.

2. Terms of Campaign:

- 2.1 As part of the campaign, from 01 August 2025 to 30 September 2025 inclusive, by making QR payments in the book and stationery stores (the list of stores is provided in point 2.6), Customers will receive 20% instant idcoins, but no more than 5,000 idcoins per calendar month (after taxation).
- 2.2 In the case of QR payments, the basis for receiving idcoin will be payments made with bank accounts, attached cards, wallets, idplus accumulated bonuses/gift cards, idcoin, combo option, rocket line/rocket line 0%.
- 2.3 The idcoin subject to actual receipt is provided to the Customer after deducting 20% income tax as defined by the RA legislation. All necessary taxes payable to the state are paid by the Bank.
- 2.4 Participation in the Campaign by Cardholders is automatic and no additional action is required.
- 2.5 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.
- 2.6 The list of stores:
- Bookinist
 - Zangak
 - Pen Box
 - Pen Shop

- Pens World
- Karandash
- Karandash Goris
- Karandash Gyumri
- Nor Grakhanut
- Da Vinci stationery
- My Books & More
- My Books Stationary
- Epigraph
- Phoenix Stationery
- Phoenix Studio
- Amrak
- Antares Media Holding
- Skarlet
- Skrepka
- MANMAR Bookstore
- Abovyan Bookstore
- Alfa Gyumri
- Anushik Bookstore
- Ardibook
- Art by Pen Box
- Art Salon
- Avetis Bookstore
- AVNE Stationery
- Ayb Ben Gim bookstore
- Banadzev
- Bestseller
- Blick
- Boo Bookstore
- Book House
- Book Market
- Book Nook
- Book Prize
- Book Shiraki 18
- Book Space
- BookMar
- Books and Cooks
- Books Armavir
- Bookstore 123
- booshtoonts.com
- Buratino Bookshop
- Color by Pen box
- Common Ground Books & Spirits
- Constructor
- Dallaqyan Bookstore
- Dar 21 Kapan
- DaVinci Art Shop
- Delfin

- Delfin Stationery
- Diamond Shine
- Eco Pen
- Elco Stationery
- Eva Stationery
- Flamingo
- Fly Gyumri
- Full Store Stationery
- Focus Print
- Gavar Stationery
- Gayane Market
- Gitoonik
- Globix
- Globus
- Good Store
- Gor Karapetyan
- Gradarak
- Bookstore Amasia
- Bookstore Artik
- Mikoyan Bookshop
- Grapunj Bookstore and stationery
- Bookshop Print contact
- Bookstore Goris
- Bookstore and toys
- Stationery Komitas 20
- Stationery Market
- Stationery “Aquarid” LLC
- Stationery Margaryan
- Stationery Talin
- Stationery Ulneci
- Grigoryans Stationery
- Grqaserner Bookstore
- H and N Stationery
- Hakob 1
- House of Russian Books
- Hrazdan Bookstore
- iBook
- ID Print
- Inferno Ararat
- Ivanyan Print
- Jak Art
- Jpit Printing house
- Karap Grakhanut
- Komitas 63 Stationery
- Krunk Stationery
- Kurghinyan Stationery
- Las Book
- Laser Art Decor

- LEOPOLD
- Librum Bookshop
- Lonch Studio
- Magaghat
- Manvelyan Brothers
- Marsel Bookstore
- Masha Bookstore
- Matit
- Matit Market
- Mazari
- Moody shop Hachn
- My Box
- Nairi Bookstore
- Narek Bookstore
- Narekaci Bookstore
- Narnia
- Next Page
- Nkarchi Tun
- Nonvna
- Orbeli Bookshop
- Panda Bookshop
- Paragraph Bookshop
- Party Land Bangladesh
- Paruyr Sevak Bookshop
- Pes-Pes
- Petur Stationery
- Pik.am
- Poqrik Ishkhan Stationery
- PROF stationery
- Rossia Art
- Sam project
- Saturn Bookshop
- Sezam
- Sherlock Holmes
- Shogh-Arsh
- Smile Gitunik
- Stationery 36
- Stationery
- Syun
- Taron Bookstore
- Tatev Gyumri
- Time to Print
- Tumanyan Notebooks
- V Print
- Vanatur
- Vardenik Stationery
- Viamir Bookshop
- Xerox Arinj

- Yalong Stationery