

Terms of "Shopping" Campaign

1. General Provisions:

- 1.1 **Campaign:** a campaign conducted by "ID Bank" CJSC (hereinafter, the Bank) from 03.10.2024 to 31.12.2024 inclusive.
- 1.2 **Card:** Mastercard Standard and Mastercard Gold type cards issued by "ID Bank" CJSC before and during this Campaign, which will make international payment during the campaign.
- 1.3 **Cardholder:** Cardholder of an existing Mastercard card or a card issued within the Campaign.
- 1.4 **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 the Idram&IDBank application and on the Idplus loyalty platform.
- 1.5 By participating in the campaign, the customer unconditionally accepts these Terms and Provisions, which are considered final and indisputable.

2. Terms of Campaign:

2.1 Within the framework of the campaign, from 03.10.2024 to 31.12.2024 inclusive, Cardholders will receive 10% idcoin when making purchases on the websites mentioned below and 1% idcoin on all* international payment transactions with both existing and newly ordered Mastercard Standard or Mastercard Gold Cards:

- Amazon
- Aliexpress
- Temu
- Pinduoduo
- Shein

*In addition, the Wildberries and Ozon platforms are not considered international, as the payments made through the mentioned platforms are conducted through the mediation of RA banks and are formulated as local transactions. The same logic applies to other international platforms, payments of which are made by RA banks.

2.2 To receive idcoin, the amount of one payment transaction should be equal to or exceed AMD 5,000 or equivalent foreign currency.

2.3 During the campaign, Mastercard Standard and Mastercard Gold cards (in all currencies) ordered through the Idram&IDBank application, IDBanking.am, Banking.idram.am platforms will be serviced under the following conditions:

- Mastercard Standard: without service fee for the first year,
- Mastercard Gold: with 70% discounted service fee for the first year,
- Other conditions of card issuance and service remain unchanged according to the [information bulletin](#).

2.4 Within the framework of this campaign, the maximum limit for the same Cardholder during a calendar month is 10,000 idcoins (before tax), regardless of the number of Cards. idcoin is subject to payment monthly by the 10th business day of the month following the calendar month.

2.5 No idcoin is paid for returned purchases.

2.6 Customers participate in the Campaign automatically; no additional action is required.

2.7 idcoin provision and service rules are posted at the following link:

https://idbank.am/upload/iblock/666/noa9o21tx3o9xjdwixalavk3odyu0qj7/IDcoinTC_final.pdf

2.8 The Bank has the right to unilaterally change these terms and provisions at any time and apply the change immediately after publishing it on the Bank's official website.