

## Terms of "Shopping" Campaign

### 1. General Provisions:

- 1.1 **Campaign:** a campaign conducted by "ID Bank" CJSC (hereinafter, the Bank) from 01.02.2025 to 30.04.2025 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 When making purchases with both existing and newly ordered Mastercard Cards, Cardholders will receive 5% idcoin for all\* international payment transactions within the framework of the campaign, from 01.02.2025 to 30.04.2025 inclusive.

\* Moreover, the Wildberries and Ozon platforms are not considered international, since payments made through the mentioned platforms are carried out through the mediation of Armenian banks and are registered as local transactions. The same logic applies to other international platforms, the payments of which are carried out by Armenian 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](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.