

## Terms of the Campaign «1.5% instant idcoin»

### 1. General Provisions:

- 1.1 **Campaign:** a campaign conducted by "IDBank" CJSC (hereinafter, the Bank) from 15.04.2025 to 30.06.2025 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 5 or more QR payments exceeding 5,000 AMD using the Idram&IDBank application during a calendar month.
- 1.5 **Transaction participating in the campaign:** QR payments exceeding 5,000 AMD.
- 1.6 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 By making transactions participating in the Campaign with the Idram&IDBank application in the Idram service network within the framework of the Campaign, from 15.04.2025 to 30.06.2025 inclusive, customers will receive 1.5% instant idcoin starting from the 5<sup>th</sup> transaction during the calendar month.
- 2.2 1.5% idcoin is provided only for transactions participating in the Campaign, i.e. for QR payments exceeding 5,000 AMD.
- 2.3 The number of transactions performed is calculated separately for each calendar month. Transactions participating in the Campaign made during the previous calendar month are not calculated for the next calendar month.
- 2.4 A maximum of 5,000 idcoin (after tax) is provided to one customer in a calendar month. All necessary taxes payable to the state are paid by the Bank.
- 2.5 In the case of QR payments, the basis for receiving 1.5% instant idcoin will be payments made with bank accounts, attached cards, wallets, idplus accumulated bonuses/gift cards, idcoin, combo

option, rocket line/rocket line 0%. QR payments made with a fuel card will not be considered within the framework of this campaign

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](#).

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.