

Appendix 1
Approved by
Decision N 102-L of the
Management Board of ID Bank CJSC
Dated April 04, 2024
Effective since April 01, 2024

General terms and conditions for providing cashback on payments made against GetTransfer service

1. General provisions.

- 1.1 Campaign period: campaign by "ID Bank" CJSC from 01.04.2024 to 31.12.2024 inclusive.
- 1.2 Card: cards issued by "ID Bank" CJSC.
- 1.3 Cardholder: Cardholder of the Card issued by "ID Bank" CJSC.
- 1.4 By participating in the Campaign, the Cardholder unconditionally accepts these Terms and Conditions.

2. Terms and conditions of the Campaign.

- 2.1 Cardholders are eligible for cashback in the following amount for payments made from 01.04.2024 to 31.12.2024 inclusive, on the www.gettransfer.com website, as well as in the corresponding mobile application (hereinafter referred to as the Payment):
 - 5% cashback (hereinafter referred to as the Cashback) for payment with <u>Mastercard</u> <u>Standard</u>, <u>Mastercard Gold</u>, <u>Visa Idram Rocket</u>, <u>Visa Digital</u>, <u>Visa Gold</u>, other standard class cards.
 - 9 % cashback (hereinafter referred to as the Cashback) for payment with <u>Visa Business</u>, <u>Visa Business Platinum</u>, <u>Visa Platinum</u>, <u>Visa Signature</u>, <u>Visa Infinite</u>, other business and premium cards.
 - 10 % cashback (hereinafter referred to as the Cashback) for payment with <u>Travel</u>, <u>Visa Infinite Special Edition</u> cards.

Other terms of issuing and maintaining the card are defined by the information summary of the corresponding payment card, which are published on the Bank's website at the following link.

- 2.2 Cashback on Payments made during each calendar month is calculated and paid by the 7th working day of the following month. Cashback actually due to the cardholder is transferred to the Cardholder after collecting the taxes defined by RA legislation.
- 2.3 The Bank may unilaterally apply changes to the limits/conditions of Cashback.
- 2.4 Cardholders participate in the Campaign automatically and no additional action is required.
- 2.5 The Bank has the right to unilaterally change these terms and conditions at any time and apply the change immediately after publishing it on the Bank's official website.