Appendix 1
Approved by
Decision N 487-L of
The Management Board of "ID Bank" CJSC
From November 24, 2026
Effective from November 26, 2026

Terms and Conditions of the Promotional Prize Draw "80 Prizes of 100,000 idcoin Each for Payments Made Using a Rocket Line Loan"

1. KEY DEFINITIONS

1.1. The principal terms used in these Rules shall have the following meanings:

1.1.1. Company – IDBank Closed Joint-Stock Company (CJSC).

1.1.2. Mobile Application – the Idram&IDBank mobile application, which enables Users to access payment and settlement services provided by the Company.

1.1.3. User – a natural person using the services provided by the Company.

1.1.4. Participant – a User who meets the eligibility requirements for participation in the promotional prize draw organized by the Company.

1.1.5. Partner or Point of Sale – a person or entity capable of accepting QR payments through the Idram&IDBank mobile application using Rocket Line or Rocket Line 0% digital installment financing. Such payments are available at more than 27,000 points of sale throughout Armenia. The list is available at https://www.idram.am/cashlesspayments.

1.1.6. Rules – these Rules governing the promotional prize draworganized by the Company.

1.1.7. Idram&IDBank Mobile Application – a platform jointly operated by the Company and Idram LLC for the provision of payment and settlement services.

1.1.8. Prize – one (1) prize of 100,000 (one hundred thousand) idcoin after taxation.

2. PROMOTIONAL PRIZE DRAW PERIOD AND PRIZE FUND

2.1. As part of its marketing strategy, the Company organizes a promotional prize draw (hereinafter referred to as the "Prize Draw"). The Prize Draw shall run from 26 November 2026 through 26 January 2027, inclusive.

2.2. During the Prize Draw, eighty (80) prizes of 100,000 (one hundred thousand) idcoin each (after taxation) shall be awarded.

3. CONSENT TO PARTICIPATION IN THE PRIZE DRAW

3.1. The Participant hereby irrevocably agrees to the Rules. Acceptance of the Rules subject to any reservations shall not be permitted.

3.2. The Rules are publicly available to Participants throughout the Prize Draw on the Company's website at idbank.am.

3.3. The Company reserves the right to amend the Rules. Any amendment to the Rules shall be published on the Company's website at idbank.am and shall apply, from the time of publication, to persons participating in the Prize Draw.

3.4. Amendments to the Rules shall be deemed accepted by the Participant unless the Participant discontinues their participation in the Prize Draw.

3.5. The Participant hereby grants the Company their irrevocable consent to the collection, use and processing of their personal data in connection with the Prize Draw.

3.6. If declared a winner of the Prize Draw, the Participant undertakes to participate in the filming of the Company's filming of the Prize Draw and consents to the publication of the recorded footage. A winning Participant's refusal to fulfill the obligation specified in this clause shall result in forfeiture of the right to receive the Prize.

4. ELIGIBILITY REQUIREMENTS FOR PARTICIPATION IN THE DRAW

4.1. To qualify as a Participant in the Prize Draw, a User must meet all of the following requirements:

4.1.1. During the period from 26 November 2026 through 26 January 2027, inclusive, make a single QR payment of AMD 50,000 (fifty thousand Armenian drams) or more at a Point of Sale through the Idram&IDBank Mobile Application, selecting Rocket Line or Rocket Line 0% digital installment financing as the payment method.

4.1.2. Each transaction made by the User that meets the requirements specified in Clause 4.1.1 shall be entered separately into the Prize Draw.

4.1.3. Be a User who has attained the age of eighteen (18) years.

4.1.4. Hold "Premium Plus" status in the Mobile Application.

4.2. The following persons shall not be eligible to participate in the Prize Draw:

4.2.1. A User who does not hold "Premium Plus" status.

4.2.2. A User whose account in the Mobile Application hasany of the following statuses at the start of the Prize Draw: "Banned", "Terminated", "Terminated by User" or "Deleted".

4.2.3. A User under eighteen (18) years of age.

4.3. The personal data entered by the User in the Mobile Application must correspond to the data indicated in their passport or other identity document; otherwise, the User shall not be eligible to become a Participant.

5. PROCEDURE FOR CONDUCTING THE PRIZE DRAW

5.1. Winning Participants shall be determined at random.

5.2. The results of the Prize Draw shall be finalized on 17 February 2027. The Prize Draw shall be broadcast live on the Bank's official Facebook and YouTube pages.

5.3. Each Participant may win no more than one Prize.

5.4. All taxes payable by a winning Participant in connection with receiving a Prize, as required by applicable law, shall be withheld and remitted by the Company.

5.5. Customers shall participate in the Lottery automatically, without being required to take any additional action.

5.6. Winning Participants shall be selected at random using a dedicated randomizer system.

5.7. The Participant's first and last initials and Rocket Line agreement number shall be used in the Prize Draw.

5.8. The Prize Draw shall include customers' Rocket Line transactionsthat, as of the date of the Prize Draw, have not been cancelled or for which the obligations have not been repaid early.

5.9. The terms governing the provision and use of idcoin are available at the following link.