Appendix 1
Approved
By decision N 16– L of January 20 2026,
Of the Management Board of IDBank CJSC
Effective starting January 20, 2026

Terms and conditions of the campaign offering "2% cashback on payments made with Mastercard payment cards"

1. General

1.1 **Campaign:** a campaign implemented by "ID Bank" CJSC (hereinafter the Bank) from 20.01.2026 to 20.03.2026 inclusive.

1.2 **Card**: Mastercard Standard and Mastercard Gold payment cards newly issued to individuals by ID Bank CJSC during the Campaign period.

1.3 **Cardholder**: An individual who is the cardholder of a newly issued Mastercard Standard or Mastercard Gold payment card within the scope of the Campaign.

1.4 By participating in the Campaign, the Cardholder unconditionally accepts these Terms and Conditions, which are deemed final and indisputable.

2. Campaign terms and conditions

2.1 Within the framework of the Campaign, from January 20, 2026 to March 20, 2026 (inclusive), Cardholders who order a Mastercard Standard or Mastercard Gold payment card will receive up to 2% cashback on both international and domestic card purchases made during the Campaign. The cashback will apply to purchases completed up to and including March 20, 2026, regardless of the date on which the new card was ordered during the Campaign

2.2 During the Campaign, and also after its end until April 1, 2026 (inclusive), customers will have the option to replace their ordered cards or order new ArCa cards free of charge, without the first-year service fee. Furthermore, purchases made with ArCa cards will also be eligible for 2% cashback in accordance with the conditions established by the state program. In the case of newly issued ArCa cards during the Campaign, the Campaign conditions applicable to the originally issued cards will cease to apply, and instead, the Cardholder will receive cashback on purchases made with the ArCa cards according to the state program.

2.3 ArCa cards issued under the IDSalary package are free of charge for the duration of the card's validity.

2.4 The cashback is up to 2% and is calculated on payments exceeding AMD 1,000. The maximum cashback per transaction is AMD 6,000 (after tax), and the maximum cashback per Cardholder for each calendar month is AMD 60,000 (after tax). No participant in the Campaign may expect or receive, during the Campaign period from January 20, 2026 to March 20, 2026, cashback exceeding AMD 6,000

(after tax) per transaction or AMD 60,000 (after tax) per calendar month for their payments, regardless of the number of cards held.

2.5 Cashback for purchases made during a given month will be credited by the 10th business day of the following month.

2.6 Purchases made with supplementary cards are combined with those made with the primary card.

2.7 In the case of a purchase cancellation or return, the cashback for that transaction will be deducted in the following month.

2.8 The actual cashback payable to the Customer is provided after the deduction of income tax in accordance with the legislation of the Republic of Armenia. All applicable taxes are withheld and remitted by the Bank.

2.9 Cashback is not paid in the following cases:

- Payments for information, communication, and utility services;
- Payments made to the state and municipal budgets of the Republic of Armenia;
- Transactions carried out at high-risk merchants (including, but not limited to: adult content services, dating websites and platforms, casinos and gaming services, crypto exchanges, crypto wallets, and other crypto services, digital file storage and remote access services, gambling, high-risk financial trading platforms, telemarketing services, automatically renewable subscriptions, the purchase and sale of precious metals and stones). However, pharmacies within high-risk merchants are an exception, and purchases made at pharmacies are eligible for cashback under the Campaign;
- Any payments or transactions for services provided by financial organizations and charged in favor of the financial institution.

2.10 Participation in the Campaign by Cardholders is automatic and no additional action is required.

2.11 The Bank has the right to unilaterally change these terms and conditions at any time and apply the changes immediately after publication on the Bank's official website.