

Terms and Conditions of Campaign "3,000 idcoins for the first payment of AMD 5,000 or more on Glovo"

1. Application Scope and Acceptance of Terms and Conditions

- 1.1. These terms and conditions apply exclusively to "Online checkout" payments made by individual Customers via the Idram&IDBank application/app.
- 1.2. By participating in the Campaign, the Customer unconditionally accepts these terms and conditions, which are considered final and subject to revision by the Bank only in the manner prescribed herein. By participating in the Campaign and accepting idcoins, individuals who are not Bank customers consent to the transfer of their personal data to the Bank for the purpose of calculating and paying income tax and other mandatory fees (if applicable).

2. Main Concepts:

- 2.1. **Bank** - "ID Bank" CJSC,
- 2.2. **Campaign** - Campaign implemented by the Bank from 20.10.2026 to 10.11.2026 inclusive,
- 2.3. **Payment** - An online checkout payment made in the Glovo app by an individual customer using the Idram&IDBank app,
- 2.4. **Customer** - An individual user of the Idram&IDBank app who makes a Payment in the Glovo app using the Idram&IDBank app.
- 2.5. **Idcoin** - a digital loyalty point that is accumulated in the Idram&IDBank application and the Idplus loyalty platform. It can be used in Idram&IDBank application and when making QR payments through Idram&IDBank application and Idplus loyalty platform.

3. Campaign Terms and Conditions:

- 3.1. Within the Campaign - from 20.10.2026 to 10.11.2026, inclusive - Customers who make their first payment of AMD 5,000 (five thousand) or more in the Glovo app during the Campaign period will receive a one-time instant reward of 3,000 (three thousand) idcoins (after tax), regardless of the number of payments made.
- 3.2. No person participating in the Campaign may expect to receive more idcoin than the envisaged maximum of 3,000 idcoins (after tax) or any other type of compensation for payments made during the Campaign period from 20.10.2026 to 10.11.2026, inclusive. No idcoin or any other type of compensation exceeding the maximum limit of idcoins payable during the Campaign shall be paid even after the end of the Campaign.
- 3.3. Eligibility for receiving idcoins is based exclusively on "Online checkout" payments made via the Idram&IDBank app within the scope of the Campaign, provided the Customer has selected

- a bank account, a payment card, an "Idram" wallet linked to the Idram&IDBank app, or the "Rocket line" payment option available within the Idram&IDBank app as the source of payment.
- 3.4. The idcoin actually due to the Customer is provided after the deduction of income tax and other mandatory payments (if applicable) as prescribed by the legislation of the Republic of Armenia. All necessary taxes to be paid are withheld and remitted by the Bank.
- 3.5. Customer participation in the Campaign is automatic, and no additional action is required from the Customer.
- 3.6. Campaign participants who are not currently Bank customers but who synchronize their accounts via the Idram&IDBank app and become Bank customers during the campaign period will receive 1,000 idcoins (after taxes) within 10 (ten) business days after the end of the campaign.
- 3.7. The rules for the provision and servicing of idcoin are available at the following link: https://idbank.am/upload/iblock/51c/14i130b2nrcrqh52uxfqtkoqi1j347j6/0440_VSH_idcoin_TC_200225.pdf
- 3.8. The Bank has the right to unilaterally amend these terms and conditions at any time. The amendments shall enter into force upon their publication on the Bank's official website and shall apply to payments made after the date of publication.