

Terms and conditions of the "Up to 1% idcoin when paying with IDBank card at Wildberries" campaign

1. General terms and conditions:

1.1 **Campaign:** The Campaign conducted by ID Bank CJSC (hereinafter referred to as "the Bank") from 16.06.2024 to 31.08.2024 inclusive.

1.2 **Card:** Any card issued by the Bank (business cards, or cards belonging to individuals) that is used to make payments on the Wildberries platform during the Campaign.

1.3 **Cardholder:** The holder of the Card

1.4 By participating in the Campaign, the Cardholder unconditionally accepts these Terms and Conditions, which shall be deemed final and undisputed.

2. Campaign terms and conditions:

2.1 As part of the Campaign running from 16.06.2024 to 31.08.2024 inclusive, when paying with the card issued by the Bank on the Wildberries platform, Cardholders receive a idcoin of up to 1% under the following scheme:

- For Visa Rocket cards, an additional 0.5% idcoin provided under the Campaign is added to the current 0.5% cashback set in the information bulletin for this card, and the Cardholder is guaranteed to receive a 1% cashback under the Campaign.
- For other Cards of the Bank, an idcoin of 1% is provided.

2.2 Within the framework of this Campaign, the maximum limit of idcoin paid to the same client during a calendar month is AMD 5,000 (pre-tax), regardless of the number of cards. The idcoin is paid by the 15th working day of the month following the calendar month.

2.3 No idcoin is paid for returned purchases.

2.4 If the Bank card's information bulletin sets a maximum limit for idcoin payment and service, the monthly idcoin amount of AMD 5,000 (pre-tax) set within the framework of this Campaign will be calculated separately, regardless of the maximum limit set by the information bulletin of the card.

2.5 Cardholders' participation in the Campaign is automatic and requires no further action.

2.6 Правила предоставления и обслуживания idcoin размещены по следующей ссылке:
https://idbank.am/upload/iblock/76c/f74sfu1li989jqhgunt0sj0n58rfsxi/IDcoinTC_final_rus.pdf.

2.7 The Bank has the right to unilaterally amend these Terms and Conditions at any time and apply the amendment immediately after publication on the Bank's official website.