

General terms and conditions for providing cashback on payments made at Carpisa retail chain

1. General provisions.

1.1 **Campaign:** a campaign conducted by "ID Bank" CJSC (hereinafter, the Bank) from 01.01.2025 to 31.12.2025 inclusive.

1.2 **Card:** premium and business class cards issued by "ID Bank" CJSC before and during this Campaign, (Visa Platinum, Travel, Visa Signature, Visa Infinite, Visa Infinite Special Edition, Visa Business, Visa Business Platinum and other business/premium cards).

1.3 **Cardholder:** Cardholder of an existing card or a card issued within the Campaign.

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 a 5% cashback for payments made 01.01.2025 to 31.12.2025 inclusive in Carpisa retail chain (hereinafter referred to as the Payment) if the payment amount exceeds AMD 10,000. Meanwhile, the 5% cashback will apply regardless of the cashback set by the terms and conditions of the cards specified in clause 1.2 (if any).

Other terms of issuing and maintaining the card are defined by the information bulletin of the corresponding payment card published on the Bank's [website](#).

2.2 Cashback on Payments made during each calendar month is calculated and paid by the 10th working day of the following month. Cashback actually due to the cardholder is transferred to the Cardholder after withholding the taxes defined by RA legislation.

2.3 Cardholders participate in the Campaign automatically and no additional action is required.

2.4 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.