

"Half price for everyone, up to AMD 15,000 bonus for new customers" promotion campaign implementation conditions

1. General provisions:

1.1 **Promotion:** the promotion campaign run by "ID Bank" (hereinafter – the “Bank”) CJSC from 06.03.2024 to 06.06.2024 inclusive.

1.2 **Card:** [Visa Gold](#), [Travel](#), [Mastercard Gold](#) main cards, ordered during the Promotion at “ID Bank” CJSC for an annual service fee.

1.3 **Cardholder:** Holder of a Card issued during the Promotion.

1.4 **Idplus Gift Card:** A digital gift card provided through the Idplus loyalty platform that can be redeemed at more than 20,000 merchant/service locations accepting Idram payments.

1.5. By participating in the Promotion, the Cardholder fully acknowledges these Terms and Conditions, which are deemed final and undisputed.

2. Terms and conditions of the promotion:

2.1 The service fee for the first year of the Cards ordered under the Promotion from 06.03.2024 to 06.06.2024 inclusive will be reduced by 50%. Other terms and conditions for card provision and maintenance are outlined in the corresponding cards' separate information bulletins.

2.2 Customers who [synchronize](#) their Idram and Bank accounts via Idram&IDBank, IDBanking.am or Banking.idram.am platforms within the framework of the Promotion from 06.03.2024 to 06.06.2024 inclusive and order the Card(s) within 15 calendar days (but no later than 06.06.2024) will receive an Idplus gift card as a "Welcome" bonus, which is offered based on the type of cards ordered under the following conditions:

- When ordering [Visa Gold](#), [Mastercard Gold](#) cards - in the amount of AMD 5,000 (after tax deduction);
- When ordering a [Travel](#) card - in the amount of AMD 10,000 (after tax deduction);
- Idplus gift cards have a maximum value of AMD 15,000 per customer.

The Idplus digital gift cards are valid for one year and can be used for QR payments via [Idplus](#) application.

2.3 Idplus gift cards will be provided to the holders until 20.06.2024.

2.4 The promotion is not valid in the following cases:

- For cards issued for a monthly service fee;
- For cards issued with a paper PIN-code;
- If the Card is reissued/replaced prior to the Promotion;
- When closing the Card from 04.03.2024 to 06.06.2024 and ordering the same Card in the same currency during the Promotion, as well as in case of ordering more than one copy of the same Card in the same currency without closing the current one;
- When Cards have conditions other than the standard terms of provision and service. Such cards are provided as part of a package deal, in collaboration with individual organizations, or in other similar circumstances;
- In the case of Cards not defined in point 1.2 of this document;
- In the case of the additional Cards.

2.5 The 50% discount applies when ordering Cards in any way (using the Idram&IDBank mobile application, IDBanking.am platform, Bank branches, call center, Bank website).

2.6 If Cards are replaced or reissued after their expiration date or during their validity period, the Bank's current rates for this type of card will apply.

2.7 Participation in the Promotion is automatic and requires no additional action on the part of Cardholders.

2.8 The Bank reserves the right to change these Terms and Conditions unilaterally at any time, with such changes taking effect immediately upon posting on the Bank's official website.