

Terms and Conditions of IDBank Concierge Campaign

1. General provisions:

- 1.1 **Campaign period:** the campaign run by "IDBank" CJSC from 27.10.2023 to 15.12.2023 inclusive.
- 1.2 **Premium class card:** Visa Travel, Visa Signature, Visa Infinite, Visa Infinite Special Edition, Visa Business Platinum, issued by "IDBank" CJSC.
- 1.3 **Cardholder:** Holder of a Premium class card issued by "IDBank" CJSC.
- 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 joining IDBank Concierge on the Telegram platform between October 27 till December 15 inclusive, become participants in the draw and get a chance to win one of 30 vouchers worth 100 euros (equivalent other currency).
- 2.2 Only Cardholders who join IDBank Concierge before the end of the campaign and become eligible users of IDBank Concierge services will be qualified for the draw.
- 2.3 The vouchers can later be used to pay for airline tickets, train tickets, and hotel bills. Payments must be made between October 27, 2023 till February 29, 2024 using a Premium Card (Cards), after which you will receive a cashback of 100 EUR (equivalent other currency).
- 2.4 If the draw winners do not use their Premium class cards between October 27, 2023 and February 29, 2024, the vouchers worth 100 euros (equivalent in other currency) would be considered invalid and no cashback will be paid.
- 2.5 The winners of the giveaway receive a cashback of 100 EUR (equivalent in another currency) if their Premium Class card (Cards) is still valid at the time of the cashback payout.
- 2.6 You can only enter the contest with one application, regardless of the number of available Premium Cards.
- 2.7 The online giveaway will take place within 15 working days following the end of the campaign. The first letters of the Cardholders' first and last names, as well as the last 4 digits of the mobile phone number registered with IDBank Concierge will be used in the draw.
- 2.8 The Bank will contact 30 winners within 5 working days after the end of the draw, and/or will send a voucher for 100 EUR (equivalent in another currency) to the winning Cardholders' email addresses.
- 2.9 Staff members of IDBank CJSC and Idram LLC will not be able to participate in the giveaway.

2.10 The cashback will be paid to the winners of the draw in the relevant currency of the Premium class card, based on the corresponding Bank rate on the payment date.

2.11 Cardholders' involvement in the campaign is automatic and requires no additional action on their part.

2.12 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.