

Appendix 1
Approved
By decision N 84-L of the
Management Board of ID Bank CJSC
Dated March 22, 2024
Effective from March 25, 2024

General terms and conditions of "5,000 AMD bonus to new pensioners and periodic benefit recipients" campaign

1. General Provisions

- 1.1 **Campaign** shall mean a campaign implemented by "ID Bank" CJSC (hereinafter referred to as the Bank) from 25.03.2024 to 31.05.2024 inclusive.
- 1.2 **Card** shall mean Pension cards ordered within the campaign.
- 1.3 Cardholder shall mean Cardholder of the Card issued during the Campaign.
- 1.4 By participating in the Campaign, the Cardholder unconditionally accepts these Terms and Conditions, which are considered final and indisputable.

2. Campaign terms and conditions

- 2.1 The Bank will transfer AMD 5,000 (after taxes) to the Cardholder's account as a "Welcome" bonus to those customers who order a pension card at any of the Bank's branches from 25.03.2024 to 31.05.2024 and receive their pension at the Bank's account by 10.06.2024 inclusive, as part of the campaign.
- 2.2 Payment of the "Welcome" bonus to the bank account will be made with the following priority: to the AMD denominated card different from the Pension card/account, which has an active status, otherwise to the current account of the Cardholder in AMD currency. In the absence of an account in AMD currency, the "Welcome" bonus will be transferred to the Cardholder's foreign currency account, which has an active/active status. In order to receive the "Welcome" bonus, the presence of any of the mentioned accounts is mandatory until 10.06.2024 inclusive, otherwise the "Welcome" bonus shall not be paid. The deadline for the payment of the "Welcome" bonus is 15.06.2024.
- 2.4 Cardholders participate in the Campaign automatically and no additional action is required.
- 2.5 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.