

Terms and Conditions of “50% Discount on Black Friday” Promotion

1. General provisions:

1.1 **Promotion:** the promotion campaign run by "IDBank" CJSC from 10.11.2023 to 01.12.2023 inclusive.

1.2 **Card:** [Visa Digital](#), [Visa Gold](#), [Travel](#), [Visa Platinum](#), [Mastercard Standard](#) 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 By participating in the Promotion, the Cardholder unconditionally accepts these Terms and Conditions, which are considered final and indisputable.

2. Terms and conditions of the promotion:

2.1 Cards ordered as part of the Promotion valid from 10.11.2023 to 01.12.2023 inclusive are provided/serviced under the following conditions:

- ✓ The annual card service fee (except for Visa Digital cards) is reduced by 50% (hereinafter - “50% discount”) for the entire validity period of the card (5 years).
- ✓ Within the framework of the Promotion, Visa Digital cards are provided/serviced free of charge for the duration of the Card's validity period (3 years).

Other conditions for the provision and maintenance of Cards are defined by information bulletins of the corresponding cards.

2.2 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 06.11.2023 to 01.12.2023 and ordering the same Card in the same currency during the Promotion,
- In case of issuing more than one copy of the same Card in the same currency,

- 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 attached Cards.

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

2.4 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.

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

2.6 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.