

Terms and Conditions of "A world of idcoins with Mastercard World" Campaign

1. Application scope of Terms and Conditions and their acceptance

- 1.1. These terms and conditions may be applied exclusively to payments made in hotels with cards issued in the name of individual cardholders in accordance with these terms and conditions.
- 1.2. By participating in the Campaign, the Cardholder unconditionally accepts these Terms and Conditions, which are considered final and not subject to appeal.

2. Main Concepts:

- 2.1. **Bank** - "ID Bank" CJSC,
- 2.2. **Campaign** - Campaign implemented by the Bank from 05.08.2026 to 31.10.2026 inclusive.
- 2.3. **Card** - Mastercard World cards issued by the Bank during the Campaign, using which payments will be made at hotels during the Campaign.
- 2.4. **Cardholder** - An individual cardholder of an existing Card or one issued during the Campaign.
- 2.5. **idcoin** - a digital loyalty point that is accumulated in the Idram&IDBank application and the Idplus loyalty platform. It can be used in Idram&IDBank application and when making QR payments through Idram&IDBank application and Idplus loyalty platform.

3. Campaign Terms and Conditions:

- 3.1. During the Campaign, from 05.08.2026 to 31.10.2026 inclusive, Mastercard World Cardholders, making a payment at all hotels, will receive up to 25% idcoin, but not more than a total of 25,000 idcoin (after tax), for payments made in a given calendar month.
- 3.2. During the Campaign, from 05.08.2026 to 31.10.2026 inclusive, each primary Cardholder who orders and activates a Mastercard World card will be provided with 10,000 idcoin (after tax) within 10 business days after the card is activated. 10,000 IDcoins will be granted for cards activated by November 15, 2026.
- 3.3. Each Cardholder, regardless of the number of Cards, will be provided with a maximum of 25,000 idcoins (after tax) in total for hotel payments during each calendar month of this Campaign.
- 3.4. The total amount of idcoins calculated for payments made at hotels with primary and linked cards cannot exceed the total of 25,000 idcoins in a month. If the primary and secondary cardholders (with linked cards) have different phone numbers, the maximum limit of 25,000 idcoins per month is applied to them jointly, with priority given to the primary cardholder when providing idcoins, and

the remainder - to the secondary/linked cardholder, based on the volume of payments made by them; moreover in the event that the maximum amount of 25,000 idcoins per month is provided to the primary Cardholder, no idcoins are provided to the secondary/linked cardholder. If the primary and secondary/linked cardholders have the same phone number, the idcoins calculated based on their transactions are combined and provided to the given phone number, not exceeding the maximum limit/threshold of 25,000 idcoins set for each month.

- 3.5. Within the framework of the Campaign, idcoin is provided only for transactions made with cards valid at the time of their (idcoin) provision. If the card is closed/invalid at the time of idcoin provision, then no idcoin is calculated and provided for transactions made with the given card.
- 3.6. No person participating in the Campaign may expect to receive more than the maximum of 25,000 idcoins per month (after tax) or any other compensation for any calendar month for payments made during the Campaign, from 05.08.2026 to 31.10.2026 inclusive, regardless of the number of Cards or the use of more than one Card. No idcoin or any other type of compensation exceeding the maximum limit of idcoins payable during the given month shall be paid even after the end of the Campaign.
- 3.7. Payments made from or through a travel company do not participate in the Campaign.
- 3.8. The Campaign is valid for payments in all hotels. Moreover:
 - 3.8.1. If the payment was made in a hotel with a corresponding merchant category code (MCC) defined by the payment systems, then no additional action is taken by the Cardholder,
 - 3.8.2. If the payment was made in a hotel without a corresponding merchant category code (MCC) defined by the payment systems, then the Cardholder may apply to the Bank to receive idcoin, up to and including the 15th business day of the month following the month of payment, by submitting documents confirming the hotel payment in accordance with these terms.
- 3.9. Each customer can receive 10,000 idcoins for ordering and activating a card just once, regardless of the number of cards.
- 3.10. For payments made during each calendar month, idcoin is calculated and paid by the 10th business day of the following month, except for clause 3.8.2 of these terms and conditions, in which case payment is made within 10 business days after submitting the relevant documents. The idcoin subject to actual receipt is provided to the Cardholder after deducting income tax and other mandatory payments/fees established by the legislation of the Republic of Armenia, if any. All necessary taxes payable to the state are paid at the expense of the Bank.
- 3.11. The Bank has the right to unilaterally amend these terms and conditions at any time. The amendments shall enter into force upon their publication on the Bank's official website and shall apply to payments made after the date of publication.