

Terms and Conditions of the "Have lunch and get up to 10% idcoin" Campaign

1. Scope of application and acceptance of terms and conditions

- 1.1 These terms and conditions may be applied exclusively to QR payments made by individual Customers.
- 1.2 By participating in the Campaign, the customer unconditionally accepts these Terms and Provisions, which are considered final and indisputable. By participating in the campaign and accepting idcoins, individuals who are not clients of "ID Bank" CJSC give their agreement to the transfer of their personal data to "ID Bank" CJSC for the purpose of calculating and paying income tax.

2. Key definitions

- 2.1 Campaign: a campaign conducted by "IDBank" CJSC (hereinafter, the Bank) from 01.07.2026 to 31.08.2026 inclusive.
- 2.2 QR payment: QR payment made by individuals in the service network of Idram LLC (hereinafter referred to as Idram) using the Idram&IDBank application (including the idplus application), as well as Idram payments made using NFC, QR technology.
- 2.3 idcoin: a digital loyalty unit that is accumulated in the Idram&IDBank application and the Idplus loyalty platform. It can be used by making a QR payment on Idram&IDBank application and on Idplus loyalty platform.
- 2.4 Customer: any user who makes a QR payment using the Idram&IDBank app (including the idplus app) in cafes, restaurants and bars category.

3. Terms of the Campaign

- 3.1 As part of the Campaign, from 01.07.2026 to 31.08.2026 (inclusive), Customers who make QR payments at Partner cafés, restaurants, and bars between 12:00-15:00 each day will receive up to 10% instant idcoin. However, the total idcoin received during each calendar month within the period from 01.07.2026 to 31.08.2026 (inclusive), shall not exceed 10,000 idcoins (net of taxes).
- 3.2 The list of partner cafes, restaurants and bars is posted on the website of IDBank CJSC partner Idram LLC at the following link:
<https://www.idram.am/cashlesspayments?search=&thematicid=40&filterby=1>
- 3.3 In the case of QR payments, the basis for receiving idcoin will be payments made with bank accounts, attached cards, wallets, idplus accumulated bonuses/gift cards, idcoin, combo option, rocket line/rocket

line0%.

3.4 No person participating in the Campaign may expect to receive more idcoin than the maximum of 10 000 idcoins (after tax) or any other type of compensation for payments made during each calendar month of the Campaign from 01.07.2026 to 31.08.2026 inclusive, regardless of the number of payments made. No idcoin or any other type of compensation exceeding the maximum limit of idcoins payable during the Campaign shall be paid even after the end of the Campaign.

3.5 The idcoins actually receivable by the Customer shall be credited after the deduction of income tax and any other mandatory payments required under the legislation of the Republic of Armenia, if applicable. All taxes and mandatory payments payable to the state shall be covered and paid by the Bank.

3.6 Users who are not yet clients of the Bank but become clients by synchronizing their accounts through the Idram&IDBank application during the Campaign period will receive 1,000 idcoins (net of tax) within 10 working days after the campaign ends.

3.7 Participation in the Campaign is automatic and no additional action is required.

3.8 The rules for providing and servicing idcoins are available at the following link:

https://idbank.am/upload/iblock/c82/enjxr2wznvaoykwjs36mckdq0eiinl7p/IDcoinTC_final_eng.pdf

3.9 The Bank reserves the right to unilaterally amend these Terms and Conditions at any time. Any such amendments shall become effective upon their publication on the Bank's official website and shall apply to payments made after the time of publication.