

Terms and Conditions of the “International Shopping and idcoins” Campaign

1. Scope of Application and Acceptance of the Terms and Conditions

1.1 These Terms and Conditions shall apply exclusively to individual cardholders.

1.2 By participating in the Campaign, the Cardholder unconditionally accepts these Terms and Conditions, which shall be deemed final.

2. Definitions:

2.1 Bank - IDBank CJSC.

2.2 Campaign - the campaign conducted by the Bank from 22 June 2026 through 21 September 2026, inclusive.

2.3 Card - all Visa cards issued by the Bank to individuals prior to and during the Campaign. Visa Business cards do not participate in the Campaign.

2.4 Attached Card - a Visa card issued in addition to the Primary Card.

2.5 Cardholder - an individual holding a Visa Card already in use or issued within the framework of the Campaign.

2.6 idcoin - a digital loyalty unit accumulated in the Idram&IDBank application and the Idplus loyalty platform. It may be used through QR payments made via the Idram&IDBank application and the Idplus loyalty platform.

2.7 International Payment Transaction - transactions made at the merchants listed below outside the territory of the Republic of Armenia, as well as payments made through their online platforms.

3. Campaign Terms and Conditions

3.1 Within the framework of the Campaign, from 22 June 2026 through 21 September 2026, inclusive, Cardholders making International Payment Transactions at the merchants specified in Clause 3.2 using either existing or newly ordered Visa Cards shall receive up to 20% idcoin (net of taxes).

3.2 Within the framework of this Campaign, idcoins shall be calculated and credited to Cardholders in respect of International Payment Transactions made at the following merchants:

- Zara
- Massimo Dutti
- Nike
- Puma
- Adidas

- Farfetch
- GOAT
- Zalando / Lounge by Zalando
- Foot Locker
- JD Sports
- Mango
- Shein
- H&M
- Next

3.3 No participant in the Campaign may expect or receive more than an aggregate of 10,000 idcoins in respect of International Payment Transactions made at the merchants specified in Clause 3.2 during any calendar month within the period from 22 June 2026 through 21 September 2026, irrespective of the number of Cards held. Any idcoins exceeding the maximum payable limit during the Campaign, or any other form of compensation, shall not be eligible for payment even after the Campaign has ended.

3.4 The idcoins are credited to the primary Cardholder. International Payment Transactions made using Attached Cards shall be aggregated with International Payment Transactions made using the corresponding primary Card.

3.5 Within the scope of the Campaign, idcoins are awarded only for transactions made using Cards that are active at the time the idcoins are credited. If a Card is closed at the time the idcoins are credited, no idcoins will be calculated or awarded for transactions made with that Card.

3.6 idcoins accrued in respect of International Payment Transactions made during a given month shall be credited no later than the 10th business day of the following month.

3.7 In the event of a purchase return, the respective transaction shall not be included in the calculation of idcoins to be awarded.

3.8 The rules governing the accrual and servicing of idcoins are available at the following link:

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

3.9 The actual amount of idcoins to be received by the Cardholder shall be credited after deduction of income tax and other mandatory payments, if any, as required under the legislation of the Republic of Armenia. All taxes payable to the state shall be borne and paid by the Bank.

3.10 Cardholders participate in the Campaign automatically and no additional action is required for participation.

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