

Terms and Conditions of the “Up to 25% idcoin for purchasing flight tickets from Fly One airline” Campaign

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

1.1 These Terms and Conditions shall apply exclusively to Online Checkout payments made through the Idram&IDBank application by individual customers.

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 15 July 2026 through 15 August 2026, inclusive.

2.3 Payment - Online Checkout payment made by an individual customer through the Idram&IDBank application on the official Fly One Armenia website.

2.4 Customer: An individual customer of the Idram&IDBank application who makes an Online Checkout Payment through the Idram&IDBank application on the official website of Fly One Armenia.

2.5 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.

3. Campaign Terms and Conditions

3.1 During the Campaign period, from 15 July 2026 through 15 August 2026 (inclusive), Customers who make a Payment on the official website of Fly One Armenia shall receive up to 25% instant idcoin, but not exceeding an aggregate amount of 25,000 idcoin (after taxes) throughout the entire Campaign period, regardless of the number of Payments made.

3.2 No participant of the Campaign shall be entitled to claim any idcoin exceeding the maximum amount of 25,000 idcoin (after taxes) specified for the Payments made by such participant during the Campaign period from 15 July 2026 through 15 August 2026 (inclusive), or any other form of compensation. 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.

3.3 The basis for receiving idcoin shall be exclusively Payments made through the Idram&IDBank application within the framework of the Campaign, provided that the Customer has selected as the

payment source one of the following: a bank account linked to the Idram&IDBank application, a payment card, a wallet, or the Rocket Line payment method available in the Idram&IDBank application.

3.4 The idcoin amount actually subject to receipt shall be provided after deduction of income tax and other mandatory payments prescribed by the legislation of the Republic of Armenia, if applicable. All applicable taxes payable to the state shall be paid by and at the expense of the Bank.

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

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

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

3.8 The Bank has the right to unilaterally amend these Terms and Conditions at any time. Such amendments shall become effective from the moment of their publication on the Bank's official website and shall apply to Payments made after the date of publication.