

Terms of the Campaign «Up to 30% instant Idcoin at outdoor swimming pools»

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 15.06.2026 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 the pools included in the list below.

3. Terms of Campaign:

3.1 Within the framework of the Campaign, from 15.06.2026 to 31.08.2026 inclusive, Customers will receive up to 30% instant idcoin, but not more than 10,000 idcoin (after tax) per calendar month, by making QR payments at the following swimming pools:

- Cross Sports Complex Swimming Pool
- Dili Town Resort Swimming Pool
- Garun Swimming Pool at the Dilijani Tun Hotel
- Hills Sports Complex Pool
- Swimming pool at Lanj Restaurant

- San Marco Pool
- Swimming pool at the President Hotel
- Zen Pool

3.2 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 line 0%.

3.3 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 15.06.2026 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.

3.4 The idcoin subject to actual receipt is provided to the Customer after deducting 20% income tax as defined by the RA legislation. All necessary taxes payable to the state are paid by 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 and apply the amendment immediately upon notifying and publishing it on the Bank's official website.