

## Promotion terms

1. The promotion is valid from 19.12.2023 to 31.01.2024 inclusive.
2. Make a transaction with the Bank's Visa digital card in supermarkets and get a 5% cashback (hereinafter referred to as Cashback), but not more than 10,000 AMD or equivalent foreign currency within each calendar month.

In case, the transactions are carried out outside the territory of the Republic of Armenia, the exchange rate of the Central Bank of Armenia on the last day of the month of the transaction is used as the basis for calculation in AMD. And the refund amount is converted to the card currency at the exchange rate announced by the Bank as of the refund day.

3. The maximum amount of Cashback calculated per transaction is AMD 10,000 or equivalent foreign currency.
4. Refunds are transferred to customers who have made non-cash transactions within each reporting month by the 8th working day of the month following the reporting month. The maximum amount of Cashback calculated per transaction is AMD 10,000 or equivalent foreign currency. Refunds for unaccounted transactions of a given reporting month are subject to payment together with the transactions of the following month, excluding the transactions of the last month of the Promotion.

### **Attention!**

1. Cashback will not be provided for cancelled transactions.
2. Cashback will not be provided if the card/cards used for transactions are closed at the time of cashback.
3. Within the framework of this promotion, the amount of cashback is transferred only to the Visa card of the cardholder, and not to the third party.
4. The promotion does not apply to:
  - Bank employees,
  - Cardholders of the Bank's "black list",
  - Cardholders with overdue loans,
  - Cardholders who have not passed the bank's security check.

The promotion announced by the Bank may be postponed for an indefinite period of time in case of unforeseen and non-preventable force majeure (extraordinary and unpreventable circumstances) such as earthquake, flood, war, declaration of military and state of emergency, political unrest, strikes, suspension or failure of communication means, acts of state bodies, etc. by the Parties. Due to force majeure (extraordinary and unpreventable circumstances), the Bank informs customers about the delay of the Promotion within a reasonable time period via the Bank's official website.