



## The terms of promotion for VISA cards

1. **Duration of the campaign** – June 8 to September 1, 2015.
2. **Eligible participants** – Any individual customer, who will make at least 20 cashless purchases totaling to 500,000 drams with VISA plastic card of “ARMBUSINESSBANK” CJSC (called the Bank) during the campaign.
3. **The procedure of conducting the campaign**
  - 3.1 Cardholders who have made at least 20 cashless purchases totaling to 500,000 drams during the campaign will have a chance to win a “Shopping tour” ticket for 2 people to Milan. (The travel package includes two-way air ticket for 2 people, double room in a hotel, and breakfast. The cost of getting Schengen visa is not included in the package).
  - 3.2 In order to ensure the continuity and efficiency of the campaign, a Commission (hereinafter the Commission), consisting of the managers of the Bank’s concerned departments will operate.
  - 3.3 In the course of summarizing the campaign, 1 Client will be selected by occasional Customers to receive a grand prize, while the other randomly selected winners will get an incentive gift.
  - 3.4 In the drawing (summarizing the campaign) will not participate those Clients, whose card agreement has been terminated by them prior to the draw. Where the customer has made transactions in accordance with the terms of this campaign, but the validity of their card will have expired before the draw, the Bank must include such Client in the list of eligible participants.

#### **4. Additional conditions**

- 4.1 By the results of the promotion, the grand prize winner will get the grand prize, while each of the rest of winners will get incentive gifts (in total no less than 20 pcs.).
- 4.2 Participants of the campaign will be identified within ten (10) working days following the completion of the campaign; the winners will be announced at the Head Office of ARMBUSINESSBANK within two (2) months after the completion of the campaign.
- 4.3 The deadline for awarding the prizes is set by 30.10.2015. In case grand prize-winner faces difficulties in obtaining permits for Europe entry (Schengen visa), or in case of a waiver from the grand prize, the Commission shall select another Client as a grand prize-winner by random selection. In case of a waiver from the grand prize due to problems with obtaining permits for Europe entry, such Client will get an incentive gift.
- 4.4 In case the grand prize-winner fails to visit the Bank premises on the appointed day, they can get their prize within 1 (one) month after the specified date by applying to the Bank; otherwise the prize-winner shall lose his/her right to receive the prize.
- 4.5 Prizes will be awarded to the winners personally upon presentation of an identification document, or their commissioners by proxy in the manner prescribed by law and presentation of an identification document.