

Terms of Participation in the "Summer with Your MasterCard" Campaign

1. From the 1st of August to the 10th of September, this year, a campaign (hereinafter referred to as the Campaign) for cardholders (hereinafter referred to as the Cardholder or Cardholders) of Mastercard, namely Mastercard Standard, Mastercard Gold, Mastercard World Black Edition cards (hereinafter also referred to as the Card or Cards) issued by "Inecobank" CJSC (hereinafter referred to as the Bank) is carried out by the Bank.
2. The whole information about the campaign is available on www.inecobank.am
3. By participating in the Campaign, the Cardholder shall unconditionally accept all the terms and conditions of participation in this Campaign.
4. The Bank is entitled to make changes to this document at any time, the relevant information on which will be posted on www.inecobank.am
5. The Campaign is available for both existing and new Cards. Participation in the Campaign is possible when making payments in accordance with the terms of the Campaign, it shall not imply any additional membership fee or other type of participation fee.

Terms of participation in the draw

6. To enter into the draw held during the campaign, from August 1 to September 10, this year, the Bank's Cardholders should make 10 non-cash payment transactions of 5,000 AMD each (or equivalent foreign currency) through POS or vPOS terminals. The Bank will provide the Cardholder with one participation promo code via SMS for each 10 transactions.
 - 6.1 The Cardholders should enter the ten-digit Campaign participation code on the Bank's Telegram platform (the chatbot link is published on the Bank's official website, in the Campaign section), and check whether their code has been selected as a winning one.
 - 6.2 During the Campaign, the Cardholders have the opportunity to win the below-mentioned via the Telegram bot:
 - 4,000 units of 1GB internet roaming (which is also equivalent to a USD 4 discount for a larger package)

- 200 pieces of "Ari Tanem" Adventure Box, specially prepared for the Campaign.
- 6.3 In order to verify the fact of being recognized as a winner with the received codes, the Cardholders must do the following:
- log in to the Telegram platform chatbot of Inecobank CJSC (the link to the chatbot is published on the Bank's official website),
 - familiarize themselves with the general terms and conditions of the Campaign and confirm the unconditional agreement to all terms and conditions of the Campaign by clicking the "I agree" button,
 - Enter their mobile phone number,
 - Enter their first and last name,
 - enter the received ten-digit code in the chatbot email window using the Latin letters, click the *send* button and receive a response for the code activation - a message indicating if the participant is a winner or not.
7. The prizes specified in clause 6.2 of these terms and conditions will be provided by 10.09.2025.
8. The Grand Prize, a trip to Montenegro, will be drawn for all promo codes sent to Cardholders, regardless of whether the Cardholder has activated them.
9. The winner of the trip to Montenegro will be selected randomly through a relevant random winner picker software.
10. The Montenegro trip draw is scheduled to be concluded and the prizes awarded to the winning Cardholders by October 15, 2025.

Terms and conditions for provision of cashback

11. In order to participate in the Campaign, the Cardholders should make payments from August 1 to September 10, this year, at the sites specified in Clause 12 hereof.
12. Cashback for customer payments will be calculated and paid in the locations and in relevant amounts presented below:

Site	Cashback
Airlines operating flights to Armenia (Clause 13 hereof)	5%
WizzAir հավելված apps	5%
Dilijazz Restaurant	10%
GotCha Boba Bar	10%
BEER ACADEMY ETHNOGRAPH	10%
Baguette CO	10%
CHINAR RESTAURANT	10%
LOUIS CHARDEN	10%
VOSTAN RESTAURANT	10%
MINA	10%
KTOOR	10%
The Beatles Pub	10%
Jellyfish Pool & Lounge	10%
Vahakni Pool & Bar	10%
The Pool by Dvin	10%
Sky Club Armenia (paragliding)	10%
SkyBall	10%

Tufenkian Avan Dzoraget, Lori	10%
Best Western Plus Paradise Hotel Dilijan	10%
Marriot hotel in Tsakhkadzor	10%
Hover Boutique Hotel, Dilijan	10%
Old bridge winary, Hotel & tour	10%
GRAND HOTEL GYUMRI by APRICOT Hotels	10%

13. Cashback will be provided for tickets purchased from the following airlines: Wizz Air, Aegean Airlines, Transavia, Eurowings, Air France, Condor, Lufthansa, Austrian Airlines, Air Arabia, Brussels Airline, Ural Airlines, Azimuth, Aeroflot.
14. Each Cardholder who meets the terms and conditions of the campaign will be provided with a one-time cashback in amount of 5-10 percent of the total amount of payments made at the sites mentioned above, the maximum amount is 20,000 AMD.
15. During the Campaign, each payment made by the Cardholder with a valid Card defined by Clause 1 hereof will be calculated.
16. The one-time cashback within the framework of the Campaign is provided to the Cardholder without any tax obligations. The Bank assumes the fulfillment of tax obligations.
17. To provide cashback to the customer, the latter must enter their phone number registered with the Bank in the cashback section of the Bank's website (Campaign section), otherwise the cashback will not be provided.
18. The Campaign participant's Card must be valid at the time of providing the one-time cashback.
19. The transaction execution date is used as the basis for calculating payment transactions.
20. In case the Bank suspects a fraudulent transaction, the Cardholder's participation may be recognized invalid. The criteria for a fraudulent transaction are defined and determined by the Bank.
21. No cashback will be calculated and paid to the Cardholder for transactions made with Linked Cards.

22. The one-time cashback calculated during the term and within the framework of the Campaign will be transferred to the Cardholder's current AMD account by October 30, 2025.

General provisions

23. The ten-digit code for participation in the Campaign will be sent to the Cardholder via SMS.

24. Card-to-card transfers, transfers between bank accounts, payments for utility and telecommunications services made with Card, transactions made through electronic wallets, payments for loan repayments, payments for state duties and taxes will not be considered as payment transactions within the framework of the Campaign.

25. The gifts specified by the Bank within the framework of the Campaign are not subject to replacement with other goods, services or money at the request of the Winner.

26. The Bank is not responsible for the quality of the prizes specified within the Campaign and the services provided by the cooperating organizations.

27. In order to provide the specified prizes to the winning Cardholders during the Campaign, the Bank officer will contact them via phone call or email.

28. The winning Cardholders may receive and use the prizes specified for the Campaign within the following time-frame:

- 1GB internet roaming voucher – until 01.08.2026 .
- 200 units of “Ari Tanem” Adventure Box vouchers – until 31.11.2025
- Trip to Montenegro - until 01.11.2025.

29. In case of impossibility of providing the prizes specified in Clause 6 thereof, the Bank will replace them with others.

30. By participating in the Campaign, the Cardholders consent to share their name and contact details with the representative of the company servicing the Campaign for follow-up communication.

31. Cancelled transactions will not be included in the calculation of the total payment transactions.

32. Cardholder bank officers and persons related and/or associated with the latter and/or their family members cannot participate only in the draw for the trip to Montenegro.

ATTENTION

Those who can not participate in the Campaign and/or be recognized as a winner are brought below:

1. Cardholders or their related parties who have or have had overdue obligations to the Bank and/or are in a legal dispute with the Bank and/or have otherwise shown unscrupulous/inappropriate behavior towards the Bank.
2. Cardholders who are Employees of the Bank and their related parties and/or persons connected with them and/or their family members - for the draw for Montenegro trip.

The above-mentioned restrictions apply to the Related parties of any Cardholder's (*the term Related party is defined under the RA Law "On Banks and Banking" and/or other RA normative legal acts*).

In order to clarify the above-mentioned, the Bank is entitled to request any documents and/or information from the Cardholders. If the Cardholder refuses to provide the documents and/or information requested by the Bank, it will be considered as a refusal for participation in the Campaign.

By participating in the Campaign, the Cardholder agrees that the Bank may assess the above-mentioned facts and circumstances at its sole discretion, based on the information available to it and provided by the Cardholder.

33. The trip to Montenegro draw includes the following expenses paid by the Bank for 2 (two)

33.1 Determined by the Bank - Direct or connecting flight (depending on flight availability) in economy class from Yerevan to Montenegro and return flight from Montenegro to Yerevan. The Bank reserves the right to choose the airline, flight time and date at its sole discretion.

33.2 Overnight stay in a *** or **** (three or four star) hotel, to be selected by the Bank, in a room for 1 (one) or 2 (two), from the date of arrival in Montenegro until the date of departure, the total duration of which cannot exceed 7 days and 6 nights. Any additional expenses incurred by the Winner(s) in the hotel will not be reimbursed by the Bank.

33.3 Transportation from Montenegro airport to hotel, from hotel to airport.

33.4 All other expenses incurred during or in connection with the trip, which are not specified in these terms and conditions, shall be borne solely by the Winner(s), and the Bank shall not be liable or responsible for such expenses.

33.5 During the organization of the trip, the Winner(s) must strictly follow the instructions and schedule set by the Bank regarding the submission of necessary documents and other organizational issues, must submit the copies and originals of all documents necessary for the trip to the Bank or its authorized person, including copies of passports, entry documents and/or visas, and other documents as necessary.

33.6 The Bank is not responsible for the absence, cancellation or delay of flights and/or the cancellation of the trip as a result thereof. The validity period of the trip is limited to the days specified in the flight tickets and/or the tickets issued by the Bank or its representative.

33.7 The Trip Winner is responsible for a valid passport for the required period of time and for obtaining other necessary permits and documents for trip to Montenegro as determined by the Bank at its sole discretion.

33.8 If the Winner(s) does not/do not reside in the Republic of Armenia and/or in Yerevan, the Bank will not initiate and is not obligated to pay the expenses incurred by the Winner(s) in connection with their arrival in/departure from the Republic of Armenia and/or Yerevan and their overnight stay - both the expenses incurred for getting to and coming from their place of residence before and after the trip to Montenegro.

- 33.9 The Bank shall not be liable if the Winning Cardholder is unable to take the trip for any reason beyond the Bank's control, including the absence of any documents required for the Trip or any other reason, including (but not limited to) the Winner(s) being late at Yerevan Airport.
- 33.10 The winner(s) CANNOT TRANSFER the trip to Montenegro to any other person.
- 33.11 Throughout the trip, the Bank shall not be liable for any damage to the health (life) and/or property of the Winner(s), as well as for any damage to the health (life) and/or property of third parties.
34. The Bank representative will contact the Cardholders who have won the trip to Montenegro via the Phone Number to remotely conduct a preliminary verification of the data and conduct a preliminary confirmation of the Cardholder's eligibility as a Winner.
35. As a result of the actions set forth in this document, the Cardholder who has been pre-approved as the Winner shall be notified of the details of the prize delivery process via the phone number registered with the Bank. In order to be finally approved as the Winner and receive the prize, depending on the type of the Prize, at the request of the Bank the Cardholder shall be obliged to present the original copy of his/her identity document, the corresponding notification on the winnings to the relevant representative of the Bank, as well as to sign the Prize receipt report. In case of refusal to perform any of the above-mentioned actions or impossibility to perform them, the prizes shall not be subject to handover at the discretion of the Bank and the Bank shall be entitled to consider the said winnings void without having any additional obligations towards the Cardholder.
36. If, for any reason beyond the control of the Bank, it is impossible to contact the Winning Cardholder via the Phone Number registered with the Bank before the deadline for the delivery of the prizes specified in Clause 8 hereof, the Bank is entitled to consider the Winning void without having any additional obligation/liability towards the Cardholder. The Cardholder bears the obligation to provide an accurate and valid phone number and/or email address and all risks arising from its improper execution.

Find more information about Inecobank CJSC on the Bank's official website: ... or call 010-510-510

Inecobank is supervised by the Central Bank of Armenia.