

## **Terms of participation in the campaign "The game has started: Pay, Activate & Win"**

1. From June 11 to August 11, this year, a campaign (hereinafter referred to as the Campaign) for cardholders (hereinafter referred to as the Cardholder or Cardholders) of Visa cards issued by Inecobank CJSC (hereinafter referred to as the Bank), namely Visa Digital, Visa Classic, Visa Classic Pension, Sprint Card, Visa FIFA World Cup 26™, Visa Gold, Visa Platinum, Visa Signature, Visa Infinite (hereinafter also referred to as the Card or Cards) is carried out by the Bank.
2. The whole information about the campaign is available on [this page](#).
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](http://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, by entering the individual participation code on the page prepared for the Campaign, and 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 11 to July 30, this year, the Bank's Cardholders should make one-time non-cash payment of at least 5,000 AMD (or equivalent foreign currency) through POS or vPOS terminals.
7. After each one-time payment of 5,000 AMD (or equivalent foreign currency), the Cardholder will be provided with a Campaign Participation Code within 5 business days.
8. The Cardholders should activate the Campaign participation code on the Bank's Telegram platform (the chatbot link is published on the Bank's official website), and verify whether the code has been selected as a winning code (hereinafter-the Winner).
9. During the Campaign, the Cardholders have the opportunity to win the below-mentioned prizes:
  - 1000 FIFA World Cup 26™ Trionda Pro Balls
  - 50 gift cards from Adidas - 15,000 AMD each
  - 40 Airpods 4

- 20 PlayStation 5
  - 1 trip to the FIFA World Cup 26™ winning country for two.
10. The draw for the trip to FIFA World Cup 2026 winning country will be held after the end of the Campaign among all Cardholders who activate the Telegram bot and have at least one promo code. Cardholders may participate in the draw for a trip to the FIFA 2026 World Cup winning country as many times as they have received a promo code.
  11. Gifts won during the campaign can be provided to the customers as follows:
    - 1000 FIFA World Cup 26™ Trionda Pro Balls - until 20.08.2026,
    - 50 gift cards from Adidas - 15,000 AMD each - until 20.08.2026,
    - 40 AirPods 4 – up to 20.08.2026,
    - 20 PlayStation 5 - up to 20.08.2026,
    - 1 trip to the FIFA World Cup 26™ winning country for two – by 31.08.2026.
  12. The Bank will send the participation codes to the Cardholder via Viber message. In the event that the Cardholder does not have the Viber application, the Campaign participation code will be received via SMS message.
  13. Campaign participation codes will be sent to cardholders every Tuesday and Friday starting from the second week of the campaign, for payments made during the preceding period.
  14. In order to verify the fact of being recognized as a Winner by the received codes, the Cardholder should do the following:
    - log in to the Inecobank CJSC Telegram platform chatbot (the link to the chatbot is published on the Bank's official website),
    - familiarize themselves with the Campaign's "General Terms and Conditions" and confirm their unconditional agreement to all the terms of the Campaign by clicking the "I Agree" button,
    - Enter their mobile phone number to which they received the Campaign participation code,
    - Enter their first and last name,
    - enter the received Campaign participation code in the chatbot input field using the Latin letters, click/tap the Send button and receive a response for the code activation, namely a message indicating whether they have been selected as a winner or not.
  15. The calculation of campaign participation codes is performed according to the following logic for each payment of 5,000 AMD or more:
    - 1 participation code for each payment with Visa Digital, Visa Classic, Visa Classic Pension, Visa Gold, Visa Platinum, Visa Signature, Visa Infinite cards,
    - 2 participation codes for each payment with Visa FIFA World Cup 26™ cards,

- 3 participation codes for each payment with Sprint Cards.
16. Along with the individual participation code, the customer will also be sent an activation link, which will be posted on the Bank's official website.
  17. The Campaign participation codes will be sent to Cardholders starting from 16.06.2026.
  18. Cardholders may activate the Campaign participation codes until 18.08.2026.
  19. Card-to-card transfers, transfers between bank accounts, payments for utility and telecommunication services with the Card, transactions made through electronic wallets, payments for loan repayments, payments for state duties and taxes will not be considered payment transactions within the framework of the Campaign.
  20. The Bank is not responsible for the quality of the prizes granted within the framework of the Campaign or the services provided by the cooperating organizations.

### **Receiving prizes**

21. The prizes will be granted to customers will be carried out at the following branches:
  - For FIFA World Cup 26™ Trionda Pro Balls and Adidas gift cards – the winning Cardholders should visit Ineco Store, approach either Gyumri, Vanadzor or Armavir branches,
  - For AirPods or PlayStation 5 prizes - winning Cardholders should visit the Ineco Store branch.
22. To receive the prize, the Cardholder should present an identification document and a message on confirmation of the prize to the employee of the relevant branch.
23. The prize is awarded exclusively to the Cardholder who has received the Campaign participation code from the Bank.
24. The prize specified by the Bank within the framework of the Campaign cannot be replaced with another product, service or monetary equivalent at the request of the Cardholder.
25. At the moment of providing the prize, the Cardholder must have at least one active Card described in point 1 of these terms.

### **Grand prize draw summary**

26. The winning Cardholder (hereinafter referred to as the Winner) will be randomly selected during the draw via the relevant software.
27. The winning Cardholder may use the Grand Prize, a trip to the FIFA 2026 winning country, until 01.12.2026.

28. The draw is scheduled to be summarized and the prize awarded to the winning Cardholder by August 31, 2026.
29. During the Campaign, the Bank officer will contact the winning Cardholder by phone or by email to deliver the main prize – the trip to FIFA 2026 winning country.
30. During summarization of the draw, three phone calls will be made to the winning Cardholder. Each call will be made at 2-minute intervals. If case the Cardholder does not answer any of the phone calls, the prize will be awarded to another Cardholder, who will be randomly selected during the summarization.
31. If, for any reason beyond the control of the Bank, it is impossible to contact the Winning Cardholder via the telephone number registered with the Bank during the three calls specified in clause 29 thereof, the Bank is entitled to consider the Winning entry invalid without having any additional obligation/liability towards the Cardholder. The Cardholder shall bear the obligation to provide an accurate and valid telephone number and/or e-mail address and all risks arising from its improper provision.
32. To have the win confirmed and claim the prize, the Cardholder must, upon request of the Bank, present the original of their identification document to the relevant representative of the Bank, as well as must also sign the receipt confirmation document. In case of refusal or inability to perform any of the above-mentioned actions, the prize shall not be awarded at the Bank's discretion and the Bank shall have the right to consider the win invalid without having any additional obligations towards the Cardholder.
33. By participating in the Campaign, Cardholders consent to the provision of their name and/or contact information to a representative of the company servicing the Campaign.
34. Inecobank CJSC employees may also participate in the campaign, except for the main prize draw.

### **ATTENTION**

The following persons shall not be eligible to participate in the campaign and/or be recognized as a winner:

1. Cardholders or their related parties who have or have had overdue obligations to the Bank during the 5 years preceding the Campaign and/or have been involved 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 affiliated and/or related parties and/or their family members.

The above-mentioned restrictions shall apply to any Cardholder's related parties (*the term related is defined in the meaning of the RA Law "On Banks and Banking"*).

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 is considered that they have refused to participate in the Campaign. By participating in the Campaign, the Cardholder acknowledges and agrees that the Bank shall evaluate the above-mentioned facts at its sole discretion, relying on the information available to it and any information provided by the Cardholder.

35. This campaign is organized and implemented exclusively by Inecobank CJSC. FIFA™ is not the organizer, sponsor or guarantor of the campaign and shall not bear any responsibility for the campaign, the draw, the prizes or the fulfillment of any obligations related thereto. FIFA™ shall not bear any responsibility for any claims, damages, losses or expenses arising from or in connection with participation in the campaign or the use of the prize.

**The draw for the trip to FIFA 2026 winning country includes:**

36. The following expenses incurred by the Bank calculated for 2 (two) persons:

- The Bank will arrange the direct or connecting flight (depending on flight availability) in economy class from Yerevan, Republic of Armenia to the relevant city of the winning country and return flight to Yerevan, Republic of Armenia. The Bank reserves the right to choose the airline, flight time and date at its sole discretion.
- Overnight stay in a three-, four- or five- star hotel selected by the Bank, for a maximum duration of 6 days and 5 nights. Any additional expenses incurred by the winner in the hotel will not be reimbursed by the Bank.
- Transfers from the airport to the hotel, then from the hotel to the airport.

37. All other expenses incurred during or in connection with the trip, which are not specified in these terms and conditions, including but not limited to those related to passport, visa or other entry permit documents, travel insurance, transportation costs from other cities of the Republic of Armenia to Yerevan and back, personal expenses shall be borne solely by the Winner, and the Bank shall not bear any obligation or responsibility for such expenses, as well as for obtaining entry visa to Europe.

38. While organizing the trip, the Winner must strictly follow the instructions and schedule set by the Bank regarding the submission of the necessary documents and other organizational issues, submit to the Bank or to the authorized party the copies and originals of all documents necessary

for the trip, including copies of passports, entry documents and/or visas, as necessary, at least 20 (twenty) days before the date of the trip.

39. The Bank shall not be responsible for the absence of flights, their cancellation or delays and/or cancellation of the trip as a result thereof. The validity period of the trip is limited to the days specified in the travel tickets and/or the travel tickets issued by the Bank or its designated representative. The Winner of the Trip is responsible for obtaining a valid passport with the required period of validity for the trip and other necessary permits and documents as determined by the Bank and at the latter's discretion.
40. In the event the Winner(s) does/do not reside in the Republic of Armenia and/or Yerevan, the Bank will not initiate and is not obliged to pay the Winner's trip expenses incurred in connection with their arrival/departure to the Republic of Armenia and/or Yerevan and upon return to their place of residence.
41. 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 delay at Yerevan Airport.
42. The winner MAY NOT TRANSFER the prize to any other person.
43. 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.
44. The costs related to the visa/permit for the Winning Cardholder to enter the country that will host the FIFA 2026 World Cup shall be reimbursed by the Bank.

#### **Terms and conditions for provision of cashback**

45. Within the framework of this campaign, Cardholders will receive a 10% cashback, a maximum of AMD 10,000, when making payments at the sites specified in clause 41 of these terms and conditions from June 11 to July 19.
46. Cashbacks will be provided for payments made at the following sites/locations: Paulaner, The Garden, Beatles Pub Yerevan, Dors, Beer academy.
47. Each Cardholder meeting the Campaign conditions will receive a one-time cashback of 10% of the total amount of payments made at the specified locations, up to a maximum of AMD 10,000.
48. During the Campaign, each payment made by the Cardholder with a valid Card defined by Clause 1 hereof will be calculated.

49. 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.
50. The Campaign participant's Card must be valid at the time of providing the one-time cashback.
51. The transaction execution date is used as the basis for calculating payment transactions.
52. 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.
53. No cashback will be calculated and paid to the Cardholder for transactions made with Linked Card.
54. 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 01, 2026.

Find more information about Inecobank CJSC on the Bank's official website: [inecobank.am](http://inecobank.am) Or call 010-510-510

Inecobank is supervised by the Central Bank of Armenia.