



Promotion's main conditions

1. General provisions

- 1.1. The present document (hereinafter-“Offer”) defines the terms and rules of the promotion (hereinafter-“Promotion”).
- 1.2. By taking part in the Promotion, you declare that you fully and unconditionally accept these terms of the Offer. This Offer is considered a marketing (advertising) event.
- 1.3. The promotion is held by ARMECONOMBANK OJSC (hereinafter-Organizer or Bank).

2. Terms of the promotion

- 2.1. The promotion is held from 20 November 2025 at 00:01 until 20 January 2026 at 23:59 Yerevan time.
- 2.2. The summary of the results of the promotion will be carried out through Bank's official [Facebook page](#) until 20 March 2026 inclusive.
- 2.3. The participants will be notified of the date and hour (Yerevan time) of the promotion summary via e-mail address, registered in the Bank and in case of not having it, via an SMS sent to the mobile phone number registered in the Bank.
- 2.4. In case of impossibility of reaching the winner within 10(ten)days after the summary of the promotion (In case of non-response of the Client, unavailability, incorrect/incomplete information provided to the Bank or other) or refusal of the prize, the results of the Promotion shall be deemed invalid for the given client.
- 2.5. The individual codes of the participants being recognized as winners during the promotion will be published on the official website of the Bank and Facebook page till 31 March 2025 at 23:59 Yerevan time.
- 2.6. The handover of prizes will be conducted within 1(one) month starting from the summary of the Promotion.

3. Participants of the promotion

- 3.1 The Mastercard cardholder clients of the Bank(hereinafter-Cardholder) who will fulfill the conditions specified in point 4.2 within the period specified in point 2.1 can take part in the promotion.
- 3.2 The Cardholders over 18 can participate in the promotion.

4. Rules of taking part in the promotion

- 4.1. To become a participant of the competition, a Mastercard payment card of the Bank is needed.
- 4.2. Cashless transactions with a one-time of AMD 20,000 and more (exceptions are described in point 4.4 of the Offer) must be made with Mastercard card/s/.

4.3. The participant who has fulfilled the condition set forth in clause 4.2 of the Promotion (hereinafter referred to as the Participant) will receive one individual Promotion participation code to his/her registered e-mail address with the Bank, or in case of not having an e-mail address, the Participant will receive one individual Promotion participation code to his/her phone number registered in the Bank for each amount equivalent to AMD 20,000 (one-time transactions).

4.4. Card-to-card transfers, transfers from card to other account, utility payments(including telecommunication, TV, payments of internet services), replenishments of accounts, cards, electronic wallets, loan redemptions, fees for the services of state bodies, dues, penalties, tax payments imposed by law, contributions, other fees and operation/s/ carried out with the Bank's internal systems are not included in the calculation of non-cash transactions.

4.5. The calculation of the volume of cashless transactions(in AMD) will be done according to the following principle:

4.6.1 In case of the currency being the same for card account and transaction:

- in case of AMD is calculated in the amount of the sum of transaction
- In case of foreign currency the value expressed in AMD is calculated at the exchange rate set for card transactions at the time of the transaction in the Bank.

4.6.2 In case of a difference between the currency of the card account and transaction the value expressed in AMD is calculated at the exchange rate set for card operations at the time of the transaction in the Bank.

4.6.Those transactions for which a cashback of the transaction has been made do not participate in the calculation of non-cash transactions(chargeback).

4.7. The bank does not make monetary compensation for the winner participants instead of the prize and does not replace the prize with other gift.

4.8. The bank does not bear responsibility for non-executed or improperly executed cashless transactions due to the failure(including connection), malfunction of POS terminals and EPOS terminals.

4.9. The bank has a right to refuse awarding prizes if the Participant of the Promotion has violated the terms of the Promotion and (or) forgery and (or) abuse.

4.10. In case of providing false/incomplete information to the bank, the results of Promotion shall be deemed invalid for the given Cardholder.

4.11. The winners of the Promotion give their consent that their names/photos be published in the official website of the Bank and (or) official pages of social networks.

5. Determination of winners, prizes and their awarding

5.1. The prizes intended for the winners of promotion are as follows:

- Grand Prize: A trip to Bali for 2 persons,
- Consolation Prizes: 3 iPhone 17 smartphones.



- 5.2. Winners will be selected randomly from among the Promotion Participants, through a random selection from the individual codes provided to Cardholders.
- 5.3. Each Cardholder can receive only 1 prize. Specifically, if a cardholder has multiple individual codes and has already won a prize with one of those codes during the drawing, then in subsequent rounds of the drawing, any additional winning codes belonging to the same cardholder will be considered invalid.
- 5.4. The Bank will inform the winning Cardholder on being announced as a winner, the receipt of Prizes and the location and hour of the summarizing event through the electronic address registered in the Bank and through an SMS to mobile phone number registered in the Bank.
- 5.5. To receive the prize the winner must visit the place indicated by the Bank in person by submitting an identity document.
- 5.6. In case of an impossibility of the winning Participant to attend the final event, the authorized person can participate in the summary event with a power of attorney and an identity document issued in accordance with the law.
- 5.7. To clarify the details of promotion, provision of prizes, the Bank contacts the Winners by phone or electronically. The bank will receive or require only such personal data as it deems necessary to provide the prize and use them for marketing purposes in accordance with RA legislation. The privacy policy of the Bank applies to the personal data of the Clients.
- 5.8. The expenses for any additional actions and other expenses in connection with the prize are incurred by the winner.

6. Contact details

- 6.1. For detailed information:
- 86 86 | aeb.am
 - Bank branches and Head office
 - Social media [Facebook](#), [Instagram](#)