CAMPAIGN TO INCREASE TRANSACTION VOLUME WITH AMERIABANK MASTERCARD CARDS

Ameriabank individual customers who make international purchases with any Mastercard payment card issued by Ameriabank from November 3, 2026 to February 3, 2027, inclusive will have an opportunity to participate in a draw in which Amazon gift cards are raffled off. Gift cards can be used on the Amazon platform.

1. Every 30 days during the period of the campaign each of the top 15 participants who have made the largest number of international transactions with Mastercard will receive an Amazon gift card with a face value of USD 500 (five hundred), and each of the next 100 participants will receive an Amazon gift card with a face value of USD 100 (one hundred).
2. The required minimum amount per transaction under the campaign is AMD 30,000 or its equivalent in another currency at the Bank's applicable rate[1].
3. Eligible transactions include both international transactions made with a physical card at merchants outside Armenia and online transactions made on international trading platforms. Transactions made with tokenized cards (linked to Apple Pay or Google Pay wallets) also count. International trading platforms do not include websites and applications that use POS or vPOS terminals of Armenian banks, for example, Wildberries and Ozon.
4. The following transactions are not counted in the total number of transactions:
    - Cash withdrawals from ATMs and/or cards
    - Transfers from accounts and/or cards
    - Account replenishments
    - Repayment of obligations
    - Payments made to the state budget or municipal budget of another country
    - Court expenses
    - Securities transactions
    - Payments for information, communication and utility services
    - Payments made at merchants providing "Adult content", "Dating sites and platforms", "Gaming houses and gaming services", "Crypto exchanges, crypto

[1]The transaction amount will be converted into the equivalent amount in AMD at the exchange rate set by the Central Bank of Armenia as of the date of the transaction.

wallets and other crypto services", "Gambling", "Lotteries", "High-risk financial trading platforms" and "Telemarketing services"

5. Canceled and refunded transactions, or transactions subject to compensation on other grounds, do not qualify for the campaign.
6. If participants have the same number of transactions, the participant with the higher total international transaction amount takes precedence.
7. Each customer may receive only one gift card during the Campaign term. A customer who has been declared a winner and has become entitled to a gift card will not be eligible for winner selection in subsequent periods of the Campaign.
8. All transactions made with several of a customer's Mastercards that meet the terms of the Campaign will be added up and counted as that customer's transactions.
9. If, before the final list of winners for a particular period is compiled, the number of transactions of a participant counted under the Campaign changes due to transaction cancellation, refund, or other grounds for reimbursement of the transaction amount, the list of winners will be recalculated and the respective gift card will be awarded to the next participant in accordance with the terms of the Campaign.
10. The final list of winners for each period will be compiled within 10 business days after the end of that period.
11. The winning customers will be notified by SMS to the phone number registered with the Bank and/or by a message sent to the registered email address.
12. The gift card can be used on the Amazon platform in accordance with the terms and conditions set by the gift card issuer (Amazon). The gift card is valid for 5 years (from the date of issue), unless otherwise specified by the issuer (Amazon). Any unused gift card will be considered invalid after expiration.
13. The gift card will be issued to customers who, at the time of receiving it, hold an account with the Bank and a Mastercard issued by the Bank.