

Terms and Conditions of Ameriabank CJSC (the “Bank”) campaign under Invite a Friend Program (the “Campaign”)

1. Customers (“Inviting Person”) of the Bank who will invite (refer) (also “Successful Referral”) another individual (hereinafter “Invited Person”) who is not currently an account holder of the Bank to become a customer of the Bank remotely, open an account and order a **Mastercard Digital** card via “Invite Your Friend” feature (including via individual code) in **MyAmeria** under Invite a Friend campaign **from September 15 until November 1, 2026, inclusive** (“Campaign Term”) will get an opportunity to participate in the **Campaign**.
 - 1.1 If the Inviting Person has **5 or more Successful Referrals**, he/she will receive an **incentive payment of AMD 5000** for each subsequent successful referral (taxes prescribed by RA legislation are not included) to his/her bank account opened with Ameriabank CJSC upon the end of the Campaign Term, **until November 5, 2026 inclusive**.
 - 1.2 In case of accepting the invitation until November 1, 2026 inclusive and complying with the specified terms, **the Invited Person will get to his card opened with Ameriabank CJSC an incentive payment of AMD 1,000** by November 5, 2026 inclusive.
2. The terms of the Campaign are applicable if the following requirements are met:
 - The Inviting Person must have sent the invitation no later than **November 1, 2025, inclusive**.
 - The Invited Person must become a customer of the Bank and order a **Mastercard Digital** card remotely by registering via the link in the SMS message received as a result of invitation, or by using the Inviting Person’s individual code during registration.
 - The Invited Person must become a customer of the Bank via the specified method and order a **Mastercard Digital card during the period from September 15, 2026 to November 1, 2026, inclusive**.
 - To get an incentive payment, the Inviting Person must have 5 and more successful referrals, otherwise, if the number of successful referrals is less than 5, no incentive payment will be made.
 - At the time of the Campaign finalization, as of **November 5**, both the Invited Person and the Inviting Person must be accountholders of the Bank.
 - The Invited Person must not be a customer who closed accounts after **June 1, 2025**, and reopened them under the Campaign.

Annex 17
to General Terms and Conditions of Service for Individuals

Invite a Friend

*Approved by Management Board Resolution № 01/148/24 as of October 10, 2024.
This edition was approved by resolution # 01/136/26 as of September 3, 2026, and is effective from September 14, 2026.*

1. Definitions

- 1.1. **Referral** means an invitation to use the **Bank** services sent to the **Referee** directly by the **Referrer** or by the **Bank** on behalf of the **Referrer**. This can be done by sending a message containing the **Referral Link** in a manner available on the **Bank's Remote Service System**, including providing the **Referee's** contact information to the **Bank** or entering such information into the **Remote Service System**, and/or provision or distribution of a Promo Code by the **Referrer**.
- 1.2. **Referrer** means the **Bank's Customer**, who has made a **Referral**
- 1.3. **Referee** means an individual who has applied to the Bank, whether through a **Referral Link** and/or using a **Promo Code**, to receive the **Bank** services.
- 1.4. **Referral Link** means a unique single-use link that enables the Bank to identify the respective **Referrer** and the **Referral**.
- 1.5. **Promo Code** means a code provided by the Bank to the **Referrer** and/or generated by the **Referrer** in the Bank's Remote Service System, which is used by the Bank to identify the respective **Referrer** and the **Referral**.

2. Referral Program Terms and Conditions

- 2.1. This **Annex** specifies the terms and conditions of the Bank's "Invite a friend" referral program (the "**Referral Program**").
- 2.2. To join the **Referral Program**, the **Referrer** should make a **Referral**.
- 2.3. By joining the **Referral Program**, the **Referrer** agrees that the fact of the **Referrer** being a customer of the **Bank** will become known to the **Referee**.
- 2.4. In order to join the **Referral Program**, the **Referee** must go through the **Referral Link** and/or use the **Promo Code** contained in the message, perform required actions to get the **Service** that is offered by the **Referral Program**. The **Bank** may define additional terms for participation in the **Referral Program**. The **Referral** will be considered successful if the **Referee** obtains the **Service** after completing the actions specified in this clause and/or when other conditions (if available) for a successful **Referral** as set by the **Bank** are met.
- 2.5. By joining the **Referral Program**, the **Referee** agrees that if the **Referee** becomes a customer of the **Bank**, this fact will become known to the **Referrer**.
- 2.6. The **Bank** may set a validity period for the **Referral Link** and/or the **Promo Code**.
- 2.7. The **Bank** may offer incentives in the form of cash payments, discounts and/or other additional opportunities for successful **Referrals** under the **Referral Program** in order to encourage **Bank** customer acquisition under various campaigns, activities and/or other special offers carried out by the **Bank**, and to enhance the sale of services provided by the **Bank**.
- 2.8. The **Referral** does not create an obligation for the **Bank** to provide a **Service** to the **Referee**, as **Services** will be provided only if the requirements stipulated in the **Legislation** and internal regulations of the **Bank** are met.