

Terms and Conditions of Ameriabank CJSC (the “Bank”) Campaign “Refer Your Loved One” (Refer a Friend Program) (the “Campaign”)

Customers (referrer) of the Bank who will join “Refer a Friend” referral program and refer another person (referee) that is not currently an account holder of the Bank to become a customer of the Bank remotely, open an account, order and activate a **Mastercard Standard** card, will earn a reward in the amount of **AMD 5,000** (taxes excluded). The referral must be made via Invite a Friend functionality of MyAmeria app from February 14 until and including February 28, 2026 (the “Campaign Period”). The reward will be credited to the Referee’s bank account after the end of the Campaign Period, by **March 15, 2026 inclusive**.

The terms of the Campaign are applicable if the following requirements are met:

- The referee must become a customer of the Bank and order a **Mastercard Standard** remotely, by registering at the link provided in the SMS received as a result of the referral,
- The referrer must have sent the invitation no later than **February 28, 2026, inclusive**.
- The Referee must become a customer of the Bank, order a **Mastercard Standard** card in the period from **February 14, 2026 to February 28, 2026 inclusive** and activate it by **March 15, 2026**.
- At the time of the Campaign finalization, as of **March 15**, both the referrer and the referee must be accountholders of the Bank.
- The referee must not be a customer who closed accounts after **June 1, 2025**, and reopened them under the Campaign.