

## Terms and Conditions of Ameriabank CJSC (the “Bank”) Campaign “Refer a Friend” (the “Campaign”)

1.1. Customers (hereinafter “Referrer”) of the Bank who will refer (hereinafter also “Successful Referral”) another individual (hereinafter “Referee”) 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 Standard** card via “Invite a Friend” feature in MyAmeria under “Invite a Friend” campaign **from March 8 until April 7, 2026, inclusive** (hereinafter “Campaign Term”). If upon the end of the Campaign the Referrer has **5 or more** Successful Referrals, he/she will receive an incentive payment of AMD 5,000 for the fifth and each subsequent Successful Referral (taxes prescribed by RA legislation are not included) to his/her bank account opened with Ameriabank CJSC until April 17, 2026.

1.2. The participants of the campaign, i.e. the Referrer and Referee will participate in the iPhone 17 Pro draw<sup>1</sup> (hereinafter referred to as “Draw”) with the promo codes provided to the participants for each Successful Referral. The promo codes for the Draw will be sent to the participants' e-mail addresses provided to the Bank when summing up the results of the Draw.

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 April 7, 2025**,
- The Referee must become a client of the Bank and order a **Mastercard Standard card during the period from March 8, 2026 to April 7, 2026, inclusive**.
- To get an incentive payment, the Referrer must have 5 and more Successful Referrals.
- At the time of the Campaign finalization, as of **April 17**, both the Referrer and the Referee must be accountholders of the Bank.
- The Referee must not be a customer who terminated the business relationship with the Bank after **June 1, 2025**, and resumed it under the Campaign.

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<sup>1</sup> The Draw will be held online. The respective notice will be sent to the participants' e-mail addresses 1 week in prior to the date of the Draw. The winner will be notified by his/her e-mail address registered with the Bank.