Terms and Conditions of Ameriabank CJSC (the "Bank") Campaign "Invite a Friend" (the "Campaign")

1. Customers (hereinafter "Inviting Person") of the Bank who will refer (hereinafter 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 Standard card via "Invite a Friend" feature in MyAmeria under "Invite a Friend" campaign **from July 21 until August 21, 2026, inclusive** (hereinafter "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 Amerabank CJSC** upon the end of the Campaign Term, until **August 26, 2026** inclusive.

    1.2 Participants of the Campaign, the **Inviting Person and the Invited Person**, will take part **in the draw of a travel package** ("the Draw"). The promo codes for the Draw will be sent to the participants' e-mail addresses provided to the Bank at the end of the campaign. Furthermore, in case of more than one Successful Referral, the Inviting Person will get a promo code for **each Successful Referral**. Results of the Draw will be finalized on August 26 via live stream. [1]

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 **August 21, 2026, inclusive**.
    - The Invited Person 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 invitation.
    - The Invited Person must become a client of the Bank and order a **Mastercard Standard card during the period from July 21, 2026 to August 21, 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 **August 26**, both the Inviting Person and the Invited 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.

[1] Participants will receive a link to the live stream of the Draw by email.