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Annex 18
to General Terms and Conditions of Service for Individuals

Loyalty Program

Approved by Management Board Resolution # 01/27/25 as of October 22, 2025.
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1. Definitions

1.1. **Loyalty Program** (also the **"Program"**) - a program implemented by the **Bank** to encourage the **Bank's** Customers, within the framework of which the **Bank** provides **Ameria points** and/or privileges in exchange for transactions covered by the **Program**, in accordance with the terms and conditions established by this **Annex**.

1.2. **Program Participant** (also the **"Participant") -** a **Customer** enrolled by the **Bank** in the **Loyalty Program,** in the cases and on the terms established by this **Annex**.

1.3. **Ameria Points** (also **"Ameria MyPoint"** or **"AMPs"**) - conventional non-monetary points credited by the **Bank** to the **Participant's Ameria Points account** for transactions executed by the **Participant** in accordance with the terms established by this **Annex**. The **Ameria Points** have no monetary value beyond the **Program**, are not redeemable for cash and cannot be transferred to others.

1.4. **Ameria Points Account** - a conventional non-bank account maintained by the **Bank**, to which **Ameria Points** accrued in favor of the **Participant** and/or deducted afterwards are credited. Each **Program Participant** has one **Ameria Points Account**. The **Ameria Points** reflected in the **Ameria Points Account** are shown net of taxes established by the **Legislation**.

1.5. **Accumulation of Ameria Points** - the process of crediting **Ameria Points** to the **Participant's Ameria Points Account**, in accordance with the terms and conditions established by this **Annex**.

1.6. **Use of Ameria Points** - the process of making non-cash payments in the directions specified by this **Annex** using the **Ameria Points** accumulated on the **Participant's Ameria Points Account**, as a result of which **Ameria Points** are reduced proportionally, in accordance with the terms and conditions established by this **Annex**.

1.7. **Company** - a legal entity or an individual entrepreneur, with whom the **Bank** cooperates in the scope of the **Program**.

2. General Provisions

2.1. This **Annex** sets out the terms and conditions of the **Loyalty Program** of the **Bank**, including the terms of the **Customer's** enrollment in the **Program**, accumulation of **Ameria Point**s for the **Customer**, use and reset of the points, and other terms of the **Program**.

2.2. The **Bank** has the right to unilaterally amend these terms in accordance with the procedure established by the **General Terms and Conditions** or terminate these terms without obtaining the **Participant's** additional consent. In the event of termination of the **Program** terms, all privileges offered under the **Program**, including the accumulated **Ameria Points** not used yet, will be reset to zero.

3. Rules of Enrolling the Customer in the Program

3.1. All **Customers** holding accounts at the **Bank** and/or cards of any type issued by the **Bank** (except the **Bank's** gift cards) are eligible for participation in the **Program**.

3.2. From the date of publication of this **Annex** on the **Bank website** or, if another date is specified in this **Annex** terms, starting from such date, the **Customers** mentioned in clause 3.1 above are considered **Program Participants** until the **Customer** who is already a **Program Participant** informs the **Bank** about his/her intention not to participate in the **Program**.

4. Terms of Accumulating Ameria Points

4.1. **Ameria Points** are accumulated by the **Bank** for execution of transactions covered by the **Program**, according to the point accumulation rates set by the **Bank** for those transactions.

4.2. **Ameria Points** are calculated in the **Bank's Loyalty Points** calculation and accounting system at the time of transaction recording by multiplying the amount of the transaction successfully executed by the **Participant** by the rate set for the given transaction type. For calculation purposes, the amount of a transaction executed in foreign currency is converted into Armenian drams at the average exchange rate established at the currency market as published by the Central Bank of Armenia on the transaction date.

4.3. For transactions made with additional cards, **Ameria Points** are accumulated to the primary cardholder **Participant's Ameria Points Account**.

4.4. No new **Ameria Points** are accumulated for non-cash payments made using the already accumulated **Ameria Points**.

4.5. The types of transactions covered by the **Program** and the point accumulation rates set for them are published on the **Bank website** and displayed in **MyAmeria** and **MyAmeriaStar**.

4.6. The minimum transaction amount set for the accumulation of **Ameria Points** is published on the Bank website and is available in the **MyAmeria** and **MyAmeriaStar apps** of the **Participant**.

4.7. The maximum number of **Ameria Points** that may be earned per transaction, as determined by the **Bank**, as well as the maximum number of additional **Ameria Points** that may be earned per transaction as determined by the **Company** in the scope of campaigns and programs jointly implemented with the **Company**, are published on the **Bank website** and are available in the **MyAmeria** and **MyAmeriaStar** apps of the **Participant**.

4.8. The value of 1 (one) **Ameria Point** is equivalent to 1 (one) Armenian dram **(1 AMP = 1 AMD)**.

4.9. Additional **Ameria Points** may be earned through campaigns and programs jointly implemented with the **Company**, subject to the rates set by the **Company** and the maximum number of **Ameria Points** that may be earned per transaction, which are published on the **Bank website** and available to the **Participant** in the **MyAmeria** and **MyAmeriaStar** apps.

4.10. All points accumulated by the **Participant** are available on the **Participant**'s **Points Account** displayed in **MyAmeria** and **MyAmeriaStar**.

4.11. Information on **Ameria Points** account, the balance of that account, and the accumulation, use, reset, and cancellation of **Ameria Points** is displayed in **MyAmeria** and **MyAmeriaStar**.

4.12. Under campaigns and special offers of the **Bank**, additional **Ameria Points** may be accumulated for **Participants** based on the terms of the given campaign/special offer.

4.13. Accumulated **Ameria points** are subject to income tax in the manner established by the **Legislation**. Income tax is charged by the **Bank** at the time of actual use of the points by the **Participant**.

5. Terms of Using Ameria Points

5.1. **The Participant** may use the **Ameria Points** accumulated by him/her and available on the **Ameria Points Account** by making a QR/online payment[1] via **MyAmeria** and **MyAmeriaStar** at the point of sales, website and/or mobile application of of the companies cooperating with the **Bank** under QR/online payment service. The list of cooperating companies/merchants is presented in **MyAmeria** and **MyAmeriaStar**.

5.2. It is possible to pay the full cost of a product or service with **Ameria Points**. Where the necessary hardware and software solutions are available in **MyAmeria** and **MyAmeriaStar**, the **Participant** may also make a partial payment using **Ameria Points**. For a full payment, the Participant should have sufficient Ameria Points to cover the entire price of the product or service. For a partial payment, a portion of the cost is paid with **Ameria Points**, and the remaining balance is paid from the funds available in the **Participant**'s bank account(s) with the **Bank**.

5.3. **Ameria Points** become available for use by the **Participant** from the moment they are credited by the **Bank** to the **Ameria Points Account**.

5.4. **Ameria Points** accumulated on the **Participant**'s **Ameria Points account** are recorded as the **Participant's** income from the moment and to the extent that the **Participant** uses those points by making payments in accordance with this **Annex**.

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[1] According to the Annex "QR/Online Payment via MyAmeria" (11RBD RL 72-01-22) to **General Terms and Conditions**, approved by Management Board Resolution #01/33/25 as of December 24, 2025. Available at https://ameriabank.am/en/useful-links

5.5. In the event that the **Participant** has an overdue liability towards the **Bank**, the possibility to use the accumulated **Ameria Points** is temporarily restricted until complete repayment of the liability towards the **Bank**.

5.6. The **Bank** shall not be liable for the quality of goods or services purchased with **Ameria Points** under the **Program**, or for proper delivery/provision thereof. Complaints or claims regarding the purchased goods and services should be addressed to the relevant seller or service provider.

6. Terms of Cancellation of Ameria Points

6.1. If the **Participant** does not use any of their accumulated Ameria Points within 18 (eighteen) months, the Bank has a right to cancel all accumulated **Ameria Points** on the business day following the day of expiration of the specified period. The first day of the eighteen-month period shall be deemed the date on which the **Participant** first accumulates an **Ameria point**, including after any reset resulting from the use or cancellation of **Ameria points**. If the **Participant** has a non-zero balance of **Ameria points**, the first day of the eighteen-month period shall be deemed the date of the **Participant's** most recent use of **Ameria points**. The cancelled points shall be deducted from the **Ameria points account** and cannot be restored or used by the **Participant** thereafter.

6.2. The **Bank** has the right to cancel the **Ameria Points** accumulated by the **Participant** in the following cases:

6.2.1. The points were accumulated by mistake or as a result of wrong calculation.

6.2.2. The **Participant** canceled the transaction for which **Ameria Points** had been accumulated.

6.2.3. In the **Bank's** opinion, the **Transaction** was executed unconscientiously, including by fraud or through any other unauthorized and unlawful action, and/or was aimed at accumulating **Ameria Points** by executing a false or fraudulent **Transaction**.

6.3. When a **Participant** cancels a payment made with the use of **Ameria Points**, the **Ameria Points** used for that payment are restored on the **Participant's Ameria Points account**.

6.4. If the **Ameria Points** accumulated by the **Participant** have been used in the manner defined in this **Annex** and the balance on the **Participant's Ameria Points Account** is not sufficient for cancellation based on the cancellation reason/s stipulated in this Annex, the **Bank** has the right to charge without acceptance the funds equivalent to the **Ameria Points** subject to cancellation from any account held by the **Participant** with the **Bank**, where necessary converting foreign currency at the exchange rate effective at the **Bank** when charging the funds. In the absence of sufficient funds on the **Participant's** accounts, the resulting debt amount shall be subject to repayment in accordance with the **General Terms and Conditions** as an obligation of the **Participant** to the Bank.