

Terms and Conditions of Ameriabank CJSC (the “Bank”) Campaign “Refer a Friend” (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 and order 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 by December 31, 2025 inclusive (the “Campaign Period”). The reward will be credited to the Referee’s bank account after the end of the Campaign Period, by January 15, 2026.

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

- The Referee must become a customer of the Bank 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 December 31, 2025, inclusive.
- The Referee must become a customer of the Bank and order a Mastercard Standard card in the period from December 12, 2025, to December 31, 2025, inclusive.
- At the time of the Campaign finalization, as of January 15, both the Referrer and the Referee must be account holders of the Bank.
- The Referee must not be a customer who closed accounts after June 1, 2025, and reopened in the scope of the Campaign.