AMERIABANK

TERMS OF THE CAMPAIGN FOR UTILITY PAYMENTS AND MOBILE TOP-UP VIA MYAMERIA

Purpose of the Campaign	Acquisition of non-account holder customers, promotion of MyAmeria
Eligible customers	Customers of Ameriabank CJSC (the "Bank") who don't hold accounts with the Bank (including non-account holders who are customers of the Bank, including customers with limited access to MyAmeria)
Campaign period	From February 11, 2026, through May 11, 2026
Campaign description	The customers who don't hold accounts with the Bank but will open a current account with the Bank during the campaign period, order and activate a Visa card, as well as become MyAmeria users (with full access) and log in to the MyAmeria system: • will have the opportunity to earn a cashback for a maximum of AMD 2,000 (excluding taxes under the Armenian law) for the **utility payment(s), including mobile top-up, for at least AMD 1,000 (per transaction) made via MyAmeria during the campaign (hereinafter referred to as the "payment")** through their bank account and/or Visa card. In return for the payment(s) made during the campaign, the customer will get: • cashback for a maximum of AMD 1,000 (excluding taxes payable under the Armenian law), • cashback for a maximum of AMD 2,000 (AMD 1,000 per transactions, excluding taxes payable under the Armenian law) for **two payments**, if at least one of the transactions is carried out through a **recurring payment order**. The cashback will be transferred to customers by the 15th day of the month following the payment date, provided that at the time of payment the customer is an existing customer, the card is active, and, where the recurring payments are concerned, the recurring payment is also active, and the payment has been successfully completed.

	Unit responsible for cashback calculation: Digital Channels Tribe
Campaign budget allocation	The amount envisaged under the campaign will be paid out of the budget provided by VISA Inc.