

TERMS OF PROMOTIONAL DRAW "SMART ACCOUNT - SMART PHONE" AND PARTICIPATION IN IT

1. The promotional draw "Smart Account - Smart Phone (hereinafter referred to as the Draw) is conducted by AMERIABANK CJSC (hereinafter referred to as the Organizer).

2. The participants meeting the below-mentioned Draw terms will have the chance of winning IPhone X smartphone.

3. Eligible participants of the Draw are individuals who are not clients of Ameriabank and who will open a SMART account at Ameriabank from November 4 to December 10, 2019, inclusively, by filling out an online application at <u>smart.ameriabank.am</u>.

4. All participants of the Draw will get SMS messages with ordinal numbers by December 16, 2019.

5. The client acquires the right to participate in the Draw after receiving an ordinal number in accordance with these terms.

6. The participant, whose number will be on the ticket randomly drawn out of the box containing the participant numbers, will become the winner of the Draw.

7. The winning number will be posted on Ameriabank's official website and Facebook page by 11:59 p.m., December 17, 2019.

8. The winning client will be contacted by the Bank's employee using the phone number and/or email address registered at the Bank.

9. To collect the prize, the winner will have to visit Kamar branch of Ameriabank (address: Kamar Business Center, 2 V. Sargsyan St., Yerevan) in person, by December 27, 2019, inclusively. Should the client be unable to visit the Bank, he/she will have to contact the Bank beforehand, in order to discuss the possibility of collecting the prize at a later date. A personal identification document shall be submitted when taking the prize.

10. All lottery participants will get a MasterCard Gold payment card with free-of-charge service.