

## Terms and conditions for participation in the campaign "Unlock New Emotions" with Visa cards

1. Inecobank CJSC (hereinafter- the Bank) carries on a campaign (hereinafter-the Campaign) for the cardholders (hereinafter- the Cardholder) of Visa cards (hereinafter- the Card) (except for Visa Business cards) between May 29 and August 29 of this year.
2. All information about the campaign is available at [www.inecobank.am](http://www.inecobank.am)
3. The Bank is entitled to make changes to this document any time, the relevant information on which will be posted on the website [www.inecobank.am](http://www.inecobank.am)
4. The time-frame from May 29 to August 29 of this year inclusive is set as the period for the campaign.
5. The campaign is for the current and the new Cards and is carried out in two parts.

### 6. Part 1. Draw among the current Cardholders

- 6.1 All current Visa Cardholders of the Bank will have the opportunity to participate in the draw organized by the Bank (hereinafter- the Draw) by making payment transactions of totally 100,000 AMD (equivalent foreign currency) between May 29 and August 29 of this year.
- 6.2 101 winners selected randomly during the draw will be awarded the following:
  - A trip for 2 to Thailand for one Cardholder. The trip includes round-trip air ticket, hotel and breakfast,
  - One hundred Cardholders will have the chance to win one of the following prizes:
    - 50 Yell Extreme Park Zipline tickets for 2 and a small treat
    - 50 Sky Club tickets for a 10-minute paragliding flight
- 6.3 The trip specified in Clause 6.2 thereof will include 2 economy class air tickets to Thailand (there and back), a 7-day hotel overnight stay and breakfast for 2 for the period from 08.01.2025 to 08.04.2025.
- 6.4 Winners will be selected randomly online (e.g. [GIGACalculator.com](http://GIGACalculator.com)).
- 6.5 The draw will be held by November 1, 2024.

## 7. Part 2. Guaranteed reward

7.1 The customers getting their first Card from Inecobank (Visa Digital, Visa Classic, Visa Gold, Visa Platinum, Visa Signature) and making payments in Armenia and/or abroad throughout the campaign will receive guaranteed rewards in accordance with the limits specified below:

- In case of payments between 2,000,000 (two million) AMD to 4,999,999 (four million nine hundred thousand nine hundred ninety-nine) AMD in total (equivalent foreign currency), one of the following rewards:
  - A package for 2 from Apaga Resort and Yell Extreme Park (Standard room for 2, and Zip lining)
  - Sky Club ticket for a 20-minute paragliding flight.
- In case of payments of 5,000,000 AMD (five million) or more (equivalent foreign currency), the Cardholders will have an opportunity to choose one of the following prizes:
  - Hot air balloon flight with Skyball
  - A package for 2 from Apaga Resort and Yell Extreme Park (Cottage for two, Zip lining, Horse riding, Off-road and supper)

7.2 Each customer may be provided with only one reward as defined in Clause 7.1

7.3 The terms and conditions apply only to the Card ordered for the first time in Inecobank through 29.05.2024 to 29.08.2024

7.4 All the new Cardholders that do not perform payment operations within the limits specified in Clause 7.1 of Part 2 of the Campaign, though they meet the terms and conditions specified in Clause 6.1 thereof, will also be eligible for the draw.

7.5 It is not possible to use the package offered by Apaga Resort and Yell Extreme Park during the period from 30.12.2024 to 10.01.2024.

## General terms and conditions

8. To participate in the campaign, Cardholders must log in to InecoMobile app at least once a month.

9. Participation in the campaign is automatic and does not assume any additional membership fees or other fees.

10. Card-to-card transfers, transfers between bank accounts, utility payments made with Card, transactions made via electronic wallets will not be considered as payment operations.

11. Cardholders of the attached Cards may not participate in the Campaign.

12. Transactions are calculated based on the transaction date.
13. The gifts specified by the Bank for each condition within the scope of the campaign are not subject to be replaced with other goods, services or money at the customer's request.
14. The Bank is not liable for the quality of the gifts specified for the Campaign and the services provided by cooperating companies.
15. Transactions canceled will not be included in the calculation of total payment transactions.
16. It is planned to summarize the draw and to grant the prizes to Cardholders by 01.11.2024.
17. The Card of the participant recognized as the winner during the campaign should be valid at the time of granting the prize.
18. In order to provide the specified prizes to the winners, the Bank officer will contact them through a phone call or a letter sent to their e-mail addresses.
19. Each customer may participate in Part 2 of this Campaign only once, with the first Visa card of the Bank.
20. In case the Bank has reasonable suspicion about a fraudulent transaction, the Cardholder's participation may be recognized invalid. The criteria for a fraudulent transaction are defined and determined by the Bank.
21. Cardholders can receive the prizes specified in this document by November 30, 2024. Prizes will not be granted after the specified date.
22. If impossible to issue gift cards specified in Clauses 6.1 and 7.1 of this document, the latter will be replaced by another equivalent gift by the Bank.
23. Inecobank CJSC employees and their related parties may not participate in the Campaign.

For more information about Inecobank CJSC, please visit the Bank's official website at [www.inecobank.am](http://www.inecobank.am) or call 010-510-510

Inecobank CJSC is supervised by the Central Bank of Armenia.