

## “YES TO CASHLESS” CAMPAIGN

### Introduction:

- AraratBank is rolling out “YES TO CASHLESS” campaign (hereinafter the Campaign) for its Mastercard cardholders.
- For the period between November 1 and December 31, 2024 (inclusive), AraratBank is announcing a new Campaign for all its Mastercard holders, except for Mastercard Business card users.

### General terms:

- Full information on the Campaign may be found on [www.araratbank.am](http://www.araratbank.am).
- No fee is charged for participation in the Campaign.
- Winners are determined by AraratBank after due verification of the relevant data. AraratBank has the right to contact the winner(s) to confirm their identity before awarding the prize. If the winner does not answer the phone calls (a maximum of 3 calls), or refuses to appear at the Bank, or provides conflicting answers, the Bank has the right to cancel the winnings of the participant.

### Conditions for Participation:

- The Campaign is open for RA resident and non-resident holders of AraratBank Mastercard who will make payments in AMD or foreign currency with their MC card, both within Armenia and abroad, between November 1 and December 31, 2024 (inclusive), under the limits and conditions specified below.
  - AraratBank MC cardholders who make cashless payments of at least AMD 150,000 or equivalent foreign currency through at least 15 transactions per each month of the Campaign period with one MC card - Mastercard Standard, Mastercard Gold or Mastercard Digital First - will have an opportunity to take part in a promotional raffle and become one of the lucky 45 (forty-five) entrants to win any of the prizes listed below.
- ✓ 5 Persian Gulf cruises for 2 travelers
  - ✓ 10 iPhones 16 Pro;
  - ✓ 5 Apple Watches Series 10;
  - ✓ 10 bank gift cards for AMD 100,000;
  - ✓ 10 Zigzag store gift cards for AMD 100,000
  - ✓ 5 vacation packages for 2 guests (3 nights and 2 meals a day at Ararat Resort hotel in Tsaghkadzor and Tufenkian hotel in Alaverdi)

# AraratBank

- Loan repayments (principal or interest repayment, etc.), telecommunication services (telephone, internet, TV), utility payments (gas, electricity, water and sewerage, etc.), e-money, state agency service fees, fines, levies and payments prescribed by law, payments of taxes and duties to the state and local budgets, casino, gambling, betting, and insurance payments do NOT fall under the scope of the Campaign.
- The date of payment will be used as the basis for calculating payments.
- Each eligible participant is limited to a maximum of one prize as defined in these Terms and Conditions. The prize may not be substituted or redeemed for cash.
- The promotional raffle winners will be chosen randomly by an online app (e.g. Comment Picker or similar program).
- The promotional raffle results will be wrapped up in a live broadcast on AraratBank's Facebook page. The date and time of the broadcast will be announced in advance on the Bank's social media pages.
- The wrap-up of the promotional raffle and award of prizes will take place before January 20, 2025 (provided that the winning entrants appear at the Bank before then).
- If in the summing-up of the promotional raffle results non-eligible winners or winners who choose not to accept the prize are identified, the Bank reserves the right to select new eligible participants accordingly.
- AraratBank's staff may not take part in the campaign.

For more details on ARARATBANK OJSC or "YES TO CASHLESS" campaign, please visit [www.araratbank.am](http://www.araratbank.am) or call our 24/7 support line on 010 59 23 23, WhatsApp/Viber on +374 41 59 23 25/+374 98 19 23 23.

AraratBank is regulated by the Central Bank of Armenia.