

“22 Chance to Win” Campaign Terms and Conditions

1. All Mastercard World cardholders of Byblos Bank Armenia can participate in the joint promotion with Mastercard.

2. Winners will receive the following rewards:

- I. 2 travel gift cards each worth AMD 2.5 million
- II. 20 travel packs, each including one suitcase and one neck pillow

2.1. The travel gift card can be used to purchase travel services from travel companies selected by the Bank, including airline tickets, overnight stays, hotel dining, transfers, etc. It can be used to arrange a trip for one or multiple people.

2.2. Five gift packs will be raffled each month over four months, with travel gift cards awarded in the final draw.

2.3. Winners of a given month's gift packs will not be eligible for gift pack draws in subsequent months but will remain eligible for the travel gift card draw. All codes provided to participants (including codes that won gift packs in previous draws) will be eligible for the travel gift card draw.

2.4. Each Cardholder can only win one travel gift card and one gift pack.

3. The winners of the promotion will be chosen randomly during a live draw conducted by the advertising firm McCann Erickson.

4. Byblos Bank Armenia customers who make non-cash transactions (including via Apple Pay and Google Pay) with their Byblos Bank Armenia Mastercard World via POS or ePOS terminals between April 1 and July 31 in the amounts below will be eligible for the draw:

- For every AMD 250,000 (or equivalent in foreign currency) spent within a given month, Mastercard World cardholders will receive one code via email. Codes issued in a given month will not be eligible for gift pack draws in subsequent months but will remain eligible for the final travel gift card draw.
- A given month's winners may continue to collect codes and participate in the final travel gift card draw. The more codes a cardholder accumulates over the 4-month campaign, the greater their chances of winning a travel gift card.

5. The cardholder must make the payments specified in the campaign participation rules using the same card. The cardholder may participate in the campaign using more than one card and receive codes, provided that the conditions specified in point 4 are met for each card.

5.1. Each customer who meets the participation requirements will receive a unique participation and identification code via email.

5.2. Supplementary cards may participate in the campaign separately if conditions specified in point 4 are met for each supplementary card.

6. Within the promotion, payments made with the card at trade service points – except for payments of telecommunication services, utility payments, electronic money, payments to government bodies (such as taxes, duties and other payments), charitable donations, transactions with payment reversal, payments

made for bets, for services provided by banks and other financial organizations, money transferred from card to card or from account to account – will be considered as payment transactions.

7. The following people cannot be considered participants in the draw:

- Current employees of Byblos Bank Armenia
- Clients under 18 (eighteen) years of age
- Holders of Mastercard cards closed before the end of the promotion

8. The campaign results will be summarized monthly — in May, June, July, and August 2026 — via live broadcast on the Bank’s official Facebook page.

9. The exact date and time of each draw will be announced in advance on the Bank’s official Facebook page.

10. The winners will be clients whose identification numbers are randomly drawn during the lottery.

11. During each of the three monthly draws, five gift packs each containing one suitcase and one neck pillow will be raffled. In the final draw, two travel gift cards and five gift packs will be raffled.

11.1. If a cardholder is randomly selected to receive more than one prize in the same draw (e.g., a second travel gift card or a second gift pack), the additional prize will be redrawn to select a different winner who has not won any prizes in that draw.

12. The identification numbers of customers recognized as winners will be published on the Facebook and Instagram pages of Byblos Bank Armenia.

13. Prizes will be awarded to winners after each draw, beginning three business days following the draw. All winners must visit one of the Bank’s designated branches and present a valid ID to claim their prizes.

14. Participants who win a gift card can use their gift cards within 1 year.

15. The Bank has the right to make unilateral changes to these terms and conditions at any time and to apply the change immediately after officially publishing the document on byblosbankarmenia.am.

16. In case of inconsistencies between the Armenian and English versions of the terms and conditions, the Armenian version shall prevail.