

“Your Turn to Win” Campaign Terms and Conditions

1. All Mastercard individual cardholders of Byblos Bank Armenia can participate in the joint promotion with Mastercard.
2. Winners will receive the following rewards:
 - I. 4 trip packages to the Maldives
 - II. 4 Macbook Air (M4 chip) laptops
 - III. 4 iPhone 17s
- 2.1. Each package to the Maldives includes seven nights of accommodation for two people at a 5-star resort, round-trip airfare, three meals a day, meet-and-greet service, and airport transfers.
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, totaling at least AMD 1,500,000 (or the equivalent in foreign currency), via POS or ePOS terminals between August 25 and December 31 will be eligible for the draw.
5. The cardholder must make the payments specified in the campaign participation rules using the same card.
 - 5.1. Each customer who meets the participation requirements will receive a unique participation and identification code via email.
 - 5.2. If a customer makes payments totaling at least 1,500,000 AMD using a single Mastercard, they will receive one participation code. For every additional 1,500,000 AMD spent using a different Mastercard, the customer will receive an additional code.
 - 5.3. Supplementary cards may participate in the campaign separately if conditions specified in point 4 are met for each supplementary card.
 - 5.4. Each Cardholder may only win one prize.
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 – 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 results will be summarized in January 2026 through a live broadcast on the Bank's official Facebook page.

9. The exact date and time of the draw will be announced on the Bank's official Facebook page.
10. The winners will be clients whose identification numbers are randomly drawn during the lottery.
- 10.1. After the selection of the winners, 4 more participants will be selected at random, who will receive the status of nominees and will be entitled to be recognized as the winner of a Maldives trip(s) and receive the award in case (one of) the main winners refuse(s) to travel to the Maldives within 14 days after the draw.
11. During the draw, the rewards will be drawn in the following order:
 - I. 4 trip packages to the Maldives
 - II. 4 Macbook Air (M4 chip) laptops
 - III. 4 iPhone 17s
- 11.1. If a Cardholder is randomly selected for a second or third prize, that prize will be redrawn to select another winner who has not previously won any prize.
12. The identification numbers of customers recognized as winners will be published on the Facebook and Instagram pages of Byblos Bank Armenia.
13. The prizes will be rewarded to the winners during an event organized by the advertising firm, the time and place of which will be announced to all the winners in advance through the contact information at the Bank's disposal. All winners must show up at the event with an ID to receive the prize. The event will be videotaped by the advertising firm. Participants who cannot attend the event for valid reasons should come to Byblos Bank Armenia head office (address: 18/3 Amiryan, Yerevan) with an ID to receive the prize.
14. The winners must visit the travel company, chosen by Byblos Bank Armenia, after the draw — by February 28 — to select travel dates convenient for them (7 nights/8 days in 2026).
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.