

Terms & Conditions for participation in the raffle for Mastercard Digital cardholders

1. All Mastercard Digital cardholders of Byblos Bank Armenia can participate in the joint promotion with Mastercard.
2. The winners will receive one of the following rewards:
 - I. Apple Watch SE GPS (Gen 2), 5 pcs
 - II. APPLE AirPods Pro 2, 5 pcs
 - III. iPhone 16 Pro (256 GB), 5 pcs
3. The winners of the promotion will be chosen randomly during a live draw conducted by the advertising firm McCann Erickson.
4. Mastercard Digital cardholders who make three or more non-cash transactions with their Mastercard Digital, totaling at least AMD 50,000 (or the equivalent in foreign currency) via POS or ePOS terminals between November 1 and December 31 will be eligible for the draw.
5. 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.
6. 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 Digital cards closed before the end of the promotion
7. The results will be summarized in January 2025 at the beginning of December through a live broadcast on the Bank's official Facebook page.
8. The exact date and time of the draw will be announced on the Bank's official Facebook page.
9. The winners will be clients whose names are drawn, and at that time, the last three digits of their cards and the first letters of their names will be announced.
10. During the draw, the rewards will be drawn in the following order:
 - I. Apple Watch SE GPS (Gen 2), 5 pcs
 - II. APPLE AirPods Pro (Gen 2), 5 pcs
 - III. iPhone 16 Pro (256 GB), 5 pcs

11. The data of customers recognized as winners will be published on the Facebook and Instagram pages of Byblos Bank Armenia.

12. 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.

13. The Bank has the right to make unilateral changes to these terms and conditions at any time and to apply the change immediately after being officially published.

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