

## Arca cards Cashback Program Terms and Conditions

1. Within the framework of the project, a 2% cashback will be provided against payments made by cardholders with Arca cards issued by the Bank.
2. Cashbacks will be paid to beneficiaries on a monthly basis. The cashback payable in a given month is calculated at the rate of 2% of non-cash purchase and payment transactions made in the month preceding that month and is transferred to the bank account linked to the card used for the most recent transaction among the non-cash purchase and payment transactions that form the basis for the cashback calculation.
3. The cashback paid to beneficiaries will be provided for each transaction exceeding AMD 1,000, except for transactions that do not participate in the cashback calculation and do not constitute the basis for cashback accrual. Moreover, the cashback paid to beneficiaries for each transaction may not exceed AMD 6,000. The cashback paid to beneficiaries for each reporting month may not exceed AMD 60,000. In the event that one beneficiary makes payments using more than one Arca payment card issued by different banks within the same month, the total amount of accumulated cashback payable for that month may not exceed 60,000 AMD.
4. The project started on January 1, 2026, and will be valid until December 31, 2026.
5. No cashback will be generated for the following transactions:
  - Payments for communications and utility services,
  - Payments transferred to the RA state budget,
  - Payments made at high-risk points of sale (“Adult content”, “Dating sites and platforms”, “Casinos and gaming services”, “Crypto exchanges, crypto wallets, and other crypto services”, “Digital file storage and remote use services”, “Gambling”, “High-risk financial trading platforms”, “Telemarketing services”, “Automatically renewable subscriptions”, “Buying and selling of precious metals and stones”, except for pharmacies),
  - Payments charged by financial institutions for services offered by financial institutions,
  - Payments made using Arca gift cards and single-use cards.
6. The cashback will also be provided to all pensioners and beneficiaries who receive their pensions and benefits via Arca payment cards.