



“You Choose the Direction” Campaign

Conditions

Introduction:

- AraratBank launches the “You Choose the Direction” Campaign (hereinafter referred to as the Campaign) for its Mastercard World Travel cardholders.
- The Campaign will be implemented from November 1 of this year to December 31 of this year inclusive

General Provisions:

- All information about the Campaign for cardholders is provided on the website www.araratbank.am.
- There is no fee for participation in the Campaign.
- The winning participants are confirmed by AraratBank after conducting relevant data checks. AraratBank has the right to contact the winning participant/s to identify them, confirm their authenticity, and only then award the prize. If the winning participant does not answer the phone call (maximum 3 calls), refuses to appear or there is a discrepancy in his/her answers, the Bank has the right to cancel the victory of the given participant.

Participation conditions:

- AraratBank Mastercard World Travel RA resident and non-resident cardholders who will make non-cash transactions in dram or foreign currency with their Mastercard World Travel card in Armenia and abroad from November 1 to December 31 of this year inclusive can participate in the campaign.
- Within the framework of the campaign, for every 10 non-cash transactions, the cardholder will receive 1 coupon for participation in the campaign and will have the opportunity to win one of 5 travel packages for two people.
- During the Campaign, loan repayments (loan, interest repayment, etc.), telecommunication services (telephone, internet, TV), utility payments (gas, electricity, water supply and sewage, etc.), electronic money, payments for state services, fines, legally imposed payments, contributions, taxes and duties to the state and local budgets, casino and lottery games, bets, insurance are not considered payments.
- The date of payment will be taken as the basis for calculating payments.
- Within the framework of the Campaign, each customer will be provided with a maximum of one prize as specified in these Terms
- The prize is not subject to replacement or exchange for money.
- The winners of the advertising lottery will be determined randomly using an online program (for example, Comment Picker or a similar program).
- The summary of the advertising lottery will be shown on AraratBank’s Facebook page via live broadcast. The date and time of the broadcast will be published in advance on the Bank’s social media pages.



- The advertising lottery will be concluded and the prizes will be awarded to the winners by January 30, 2026 (if the winning participant arrives at the Bank before that date).
- During the conclusion of the advertising lottery, in the event of non-eligible winning participants or winning participants who refuse the gift, the Bank has the right to select new participants through the program, if necessary.
- AraratBank employees do not participate in the campaign.

For additional information about "ARARATBANK" OJSC or the "You Choose the Direction" campaign, you can visit www.araratbank.am or call the 24-hour hotline 010 59 23 23, WhatsApp/Viber +374 41 59 23 25/+374 98 19 23 23.

"ARARATBANK" OJSC is supervised by the Central Bank of the Republic of Armenia.