“My Card and I” Campaign: What You Need to Know

Introduction

- From November 1 through December 31, 2026, ARARATBANK is launching the “My Card and I” campaign for Mastercard Student Card (Gold) cardholders.
- Students aged 18-25 are eligible to participate in the campaign and become Mastercard Student Card (Gold) cardholders.
- The campaign runs from November 1 through December 31, 2026.

General Provisions

- Full campaign details are available at www.araratbank.am.
- Participation in the campaign is free of charge.
- Winners will be determined by ARARATBANK following verification of the relevant information. The Bank may contact a winning participant to verify their identity and confirm their eligibility before awarding the prize. If a winning participant does not respond to up to three calls from the Bank, refuses to appear in person, or provides inconsistent information, the Bank reserves the right to invalidate their win.

Participation Criteria

- The campaign is open to ARARATBANK Mastercard Student Card (Gold) cardholders who make cashless transactions with their card between November 1 and December 31, 2026, inclusive.
- The following transaction types are not eligible for the campaign: loan repayments (including principal and interest payments), payments for telecommunications services (phone, internet, and TV), utility payments (gas, electricity, water, sewerage, etc.), electronic money transactions, government service fees, legally required payments and contributions, taxes, duties, and fines payable to state or local budgets, casino and gambling transactions, betting, and insurance payments.
- Payments will be calculated based on the transaction date.
- Each customer may receive only one prize under the campaign. Prizes cannot be replaced or exchanged for cash.
- Winners of the promotional draw will be determined through a random selection process using an online tool (such as Comment Picker or a similar platform).
- The promotional prize draw results will be broadcast live on ARARATBANK’s Facebook and Instagram pages. The date and time of the livestream will be announced in advance on the Bank’s social media pages.
- The prize draw results will be finalized, and prizes will be awarded to the winners by February 9, 2026, provided the winners visit the Bank by that date.

- If any selected winners are found to be ineligible or decline their prizes, the Bank reserves the right to select replacement winners using the online tool, as necessary.
- ARARATBANK employees are not eligible to participate in the campaign.

For more information about ARARATBANK OJSC or the “My Card and I” campaign, please visit www.araratbank.am or call us 24/7 at 010 59 23 23. You can also reach us via WhatsApp or Viber at +374 41 59 23 25 or +374 98 19 23 23.

ARARATBANK OJSC is regulated by the Central Bank of Armenia.