

Basic Terms of Competition

1. General Provisions

The present Offer establishes the terms and rules of the Competition. By participating in the Competition you declare that you accept the terms of the Offer fully and unconditionally.

The Offer is deemed a marketing event.

2. Organizer

- 2.1. The Competition is held by Converse Bank CJSC (26/1 V. Sargsyan, Yerevan), hereinafter the Bank.
- 2.2. The place of the Competition is the Republic of Armenia.

3. Period of Competition

- 3.1. The Competition announcement is posted on the Bank's site www.conversebank.am.
- 3.2. The Competition starts on August 1, 2022, 00:01 and ends on September 30, 23:59. The terms of Competition are presented in Section 5 below.
- 3.3. The Competition results will be finalized through live broadcast on the Bank's Facebook page (www.facebook.com/conversebank) before November 10, 2022.
- 3.4. Unless the winner can be contacted in 15 (fifteen) days from finalization of the Competition (the customer does not respond, is inaccessible, has disclosed inaccurate/incomplete data to the Bank or for any other reason), the results of the Competition will be deemed invalid for the latter.
- 3.5. The certificates of participants are valid for 6 (six) months from the finalization of the Competition.
- 3.6. The time stated herein is Yerevan time.

4. Participants of Competition

- 4.1. Any RA resident (hereinafter the Customers) above 18 years of age, who runs or downloads Converse Mobile app and makes cashless transactions with their MasterCard card(s) to the total amount of AMD 200,000 and beyond in the period of the Competition.
- 4.2. Customers over 18 years of age, other than the employees of the Bank, can participate in the Competition.

5. Rules of Participation

- 5.1. Availability of a MasterCard card.
- 5.2. Cashless transactions totaling AMD 200,000 and more with MasterCard card(s) in the period of the Competition.
- 5.3. Subject to meeting the rules of paragraph 5.2 above, the Customer gets a personal code at his/her email address to participate in the Competition.
- 5.4. The Customer has to download and get registered in Converse Mobile app.

- 5.5. When the Customer who is registered in Converse Mobile makes transactions with MasterCard card of Converse Bank in the period of the Competition and the total amount of transactions makes AMD 200,000, such Customer is deemed the participant of the Competition.
- 5.6. The likelihood of winning grows for every consequent transaction of AMD 200,000.
- 5.7. The Customer gets one personal code per AMD 200,000.
- 5.8. C2C transfers, C2A transfers, utility payments (including telecommunication, TV, Internet services), transfers to accounts, cards and e-wallets, loan installments, replenishment of accounts of casinos and bookmakers and virtual casinos and bookmakers, government service fees, duties, penalties, taxes, contributions, other payments and the transactions executed through the internal systems of the Bank are excluded from the calculation of cashless transactions.
- 5.9. The supplementary and linked cards do not participate in the competition, neither are the transactions with these cards included in the calculation
- 5.10. The amount of the cashless transactions is calculated in the following manner: for AMD cards the AMD expression of the accrued amount participates in the calculation, and for FX cards – the amount accrued in the currency of the card converted into AMD at the CBA exchange rate at the date of accrual.
- 5.11. The refunded transactions do not participate in the calculation of cashless transactions.
- 5.12. The Bank does not pay compensation to the winner instead of the award, neither replaces the award with another gift.
- 5.13. The Bank disclaims the responsibility for the failed or improperly performed cashless transactions due to the malfunction of POS and EPOS terminals (including the communication failure).
- 5.14. The Bank can refuse to grant the awards where the participant of the Competition has violated, falsified and/or abused the terms of the Competition.
- 5.15. The winners of the Competition give their consent to posting their names on the official site and/or in the official social networks of the Bank.

6. Winners

- 6.1. Total number of winners: 41.
- 6.2. List of awards

#	Awards	Quantity
1	Trip to Maldives for 2	1
2	iPhone 14	5
3	Deposit certificate (with a balance of AMD 100,000)	35
	Total	41

Unless the iPhone 14 phones are available in the Armenian market at the point of finalization of the Competition, the Bank provides certificates to the winners. However, should the winner agree, the certificate can be replaced with iPhone 13.

- 6.3. The winners of the competition will be selected through the random selection of personal codes. Furthermore, all unique personal codes granted to the Customer participate in the lottery independently.
- 6.4. The results of the competition will be finalized through live broadcast on the Bank's Facebook page before November 10, 2022. The participants will be notified about the day and the time of the live broadcast at their email address registered with the Bank or through SMS.
- 6.5. The Bank will inform the Customer about the award and the place and the time of the final event at the Customer's email address and/or by phone and/or through SMS.
- 6.6. The personal codes of the winners of the Competition will be published on the official site and the Facebook page of the Bank by November 15, 2022, 23:59, Yerevan time.
- 6.7. Unless the winner can participate in the final event, the latter's authorized representative can participate in the final event based on the duly executed POA and the ID document.
- 6.8. The POA can as well be issued by the Bank digitally through AS Internet-Bank or in the Chat of Converse Mobile app.
- 6.9. The Bank contacts the Winners by phone/email to clarify the details of awarding. The Bank will get or request only the personal data that are needed for awarding the winner and using for marketing purposes based on the RA laws. The Customer's personal data are protected in compliance with the confidentiality policies of the Bank. By participating in the Competition, the participant accepts all terms of the Competition.
- 6.10. The winner will incur all extra costs.
- 6.11. Contacts of the Bank

For details and further information, please

- Visit the Bank's site at <https://www.conversebank.am>
- Visit the Customer Service Office at the Head Office or any branch of the Bank
- Call +374 10 511211
- Email info@conversebank.am
- Viber +374 95 511211
- Skype conversebank-callcenter