

Main conditions of the Contest

1. General provisions

Hereby (hereinafter "Public Offer") the terms and conditions of the Contest (hereinafter "Contest") are prescribed. Taking part in the Contest, you certify that you fully and unconditionally accept the following terms of the Offer.

This Offer is considered a marketing activity.

2. The Organizer of the Contest

2.1. The Contest is held by "Converse Bank" CJSC (hereinafter - the Bank) (address: V. Sargsyan 26/1, c. Yerevan, conversebank.am).

2.2. The Contest is held on the territory of the Republic of Armenia.

3. Contest Term/Duration

3.1. The Contest announcement is posted on the Bank's website (<https://conversebank.am/hy/blog>) and on social media platforms.

3.2. The Contest will take place from September 1, 2023 at 12:01 a.m. to October 31, 2023 at 11:59 p.m. The terms and conditions of the Contest are described in Section 5 of the Offer.

3.3. The results of the Contest will be finalized through a live broadcast on the Bank's Facebook page (www.facebook.com/conversebank) on November 24, 2023.

3.4. Any time specified in this Offer is deemed Yerevan time.

4. The Contestants

4.1. Individuals and RA resident customers over 18 years of age (hereinafter referred to as "Customers") who make non-cash transactions in the amount of at least AMD 500,000 or equivalent in foreign currency and more during the Contest term with their Converse Visa Premium cards (Visa Platinum, Visa Signature, Visa Infinite) are eligible to participate in the Contest.

4.2. Employees of the Bank/Organizer cannot participate in the Contest.

5. The Rules for Participation in the Contest

5.1. In order to take part in the Contest, it is required to make non-cash transactions in the amount of at least AMD 500,000 or equivalent foreign currency and more with Converse Bank Visa Premium (Visa Platinum, Visa Signature, Visa Infinite) cards.

5.2 The Customer receives one individual code for each AMD 500,000. For every subsequent AMD 500,000 the Customer gets a new code accordingly.

5.2 If the Customers comply with the rules specified in clause 5.1 of the Offer, they will receive a personal code via the email address and phone number, which they can use to participate in the Contest.

5.4. If the Customer makes non-cash transactions in the amount of AMD 500,000 or equivalent in foreign currency and more with Converse Bank Visa Premium (Visa Platinum, Visa Signature, Visa Infinite) cards, he/she is deemed to be participant of the Contest.

5.7. The Bank does not compensate the winning participants with cash and does not replace the prize with another gift.

5.8. C2C transfers, C2A transfers, utility payments (including telecommunication, TV, Internet services), transfers to accounts, cards and e-wallets, loan repayments, 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 shall not be included in the calculation of cashless transactions.

5.9. The terms and conditions of the Contest shall apply to supplementary and linked cards of the Visa international payment system, and transactions with the above mentioned cards shall be included in the calculation of cashless transactions.

5.10. The Bank shall not bear responsibility for the failed or improperly performed cashless transactions due to malfunction of POS or EPOS terminals (including the communication failure).

5.11. The Bank can refuse to grant the awards where the participant of the Contest/Contestant has violated, falsified and/or abused the terms and conditions of the Contest.

5.12. The winners of the live broadcast contest give their consent to posting their names on the official site and /or in the official social networks of the Bank.

5.13. The prizes/awards are valid starting from the end of the Contest until May 31, 2024, inclusive.

6. The Winners of the Contest

6.1. Total number of winners is 36.

6.2. The list of awards/prizes:

№	List of awards
1.	Trip to Abu Dhabi Ferrari world Theme park for up to 4 people (spouses and 2 children).
2.	5 two-way Zvartnots airport VIP Lounge entrances for 2 people (in the form of an electronic voucher).
3.	30 vouchers for using the airport Fast Track (priority service at the border checkpoint) service (in the form of an electronic voucher).

6.3. The winners of the competition will be selected through the random selection of personal codes given to the Customers.

6.4. The results of the Contest will be finalized through live broadcast on the Bank's Facebook page on November 24, 2023. The participants will be notified about the day and the time of the live broadcast at their email address or through SMS.

6.5. The Bank will inform the Customers about the procedure for receiving the awards at their email address and/or phone call and/or through SMS.

6.6. The personal codes of the winners of the Contest will be published on the official site and Facebook page of the Bank before November 27, 2023, 23:59 Yerevan time.

6.7. If the winner is unable to participate in the final event, the latter's authorized representative can participate in the final event based on duly executed POA/Power of Attorney 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 winning participant has the right to suggest to transfer/present the award/prize specified in the first number of Clause 6.2 of these main terms of the Offer, hereinafter referred to as the Grand Prize, to his friend, provided that the friend has the Converse Bank Mobile application and is an active customer (an active customer is considered to be the customer who has made at least one transaction within last month). This procedure/formalities will be carried out through the chat assistant in the Converse Mobile app, where the Customer shall provide his/her friend's details for identification. The maximum deadline for transferring the award is December 15, 2023, 18:00. Otherwise, the transfer of the award will be deemed void.

6.9. If within 15 (fifteen) working days after finalization of the Contest results, until December 15, 2023, inclusive, it becomes impossible to contact with the Customer (the customer doesn't respond, is unavailable, has submitted incorrect/incomplete data to the Bank or in other cases), the results of the Contest are deemed void for the given Customer.

6.10. The Bank contacts the Winners by phone/email to clarify the details of Contest and awarding. The Bank will get or request only the personal data that are needed for awarding the winner and using for marketing purposes according to RA laws. The Bank's privacy policy applies to customers' personal data. By participating in the Contest, the participant agrees to all terms and conditions of the Contest and the [Bank's privacy policy](#).

6.11. Responsibility for any additional actions and other expenses related to the award are borne by the winner. Awards are given on an "as it is" basis.

6.12 The Bank is not responsible for the non-fulfilment and/or improper fulfilment/performance of the duties of the person providing services referring to the Awards, including the damages caused.

6.13 Contacts of the Bank

For details and further information, please :

- Visit the Ban'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
- WhatsApp: +374 95 511211
- Skype: conversebank-callcenter

The Bank is supervised by the Central Bank of Armenia.