

## Terms & Conditions for participation in the raffle “Your payments lead to Dubai”

1. All World Elite Mastercard cardholders of Byblos Bank Armenia can participate in the joint promotion with Mastercard.
2. The winner will receive a five-day trip to Dubai for two, including tickets and hotel accommodation.
3. The winner of the promotion will be chosen randomly during a live draw conducted by the advertising firm McCann Erickson.
4. World Elite Mastercard cardholders who make five or more non-cash transactions totaling at least AMD 500,000 (or the equivalent in foreign currency) using POS or ePOS terminals between October 1 and November 30 will be eligible for the draw.
5. Within the promotion, payments made with the premium card at trade service points – except for payments of telecommunication services, utility payments, electronic money, payments to government bodies (such as taxes, duties and other payments), charitable donations, transactions with payment reversal, payments made for bets, for services provided by banks and other financial organizations, money transferred from card to card – will be considered as payment transactions.
6. The following people cannot be considered participants in the draw:
  - Current employees of Byblos Bank Armenia
  - Clients under 18 (eighteen) years of age
  - Cardholders of World Elite Mastercards closed before the end of the promotion
7. The results will be summarized in 2024 at the beginning of December through a live broadcast on the Bank's official Facebook page.
8. The exact date and time of the draw will be announced on the Bank's official Facebook page.
9. The winner will be the client whose name is drawn, and at that time, the last three digits of their card and the first letters of their name will be announced.
10. After the selection of the winner, two more participants will be selected at random, who will receive the status of nominees and will be entitled to be recognized as the winner and receive the award in case the main winner refuses to travel to Dubai within 7 days after the draw.
11. The data of the customer recognized as the winner will be published on the Facebook and Instagram pages of Byblos Bank Armenia.
12. To receive the award, the winning participant must come to the Head office of Byblos Bank Armenia (address: Yerevan, Amiryan 18/3) with an identity document.

13. The winner must confirm their willingness to receive the award and the trip to Dubai within 7 days after the draw and must visit the travel company by December 20 to select travel dates convenient for them (5 days in March or April 2025). In the event that the Winner refuses or is unable to travel, the award goes to the next participant who is entitled to the award and so on.

14. The Bank has the right to make unilateral changes to these terms and conditions at any time and to apply the change immediately after being officially published.