

## CONDITIONS OF “CONVERSE BANK” CJSC’s “SERVICE ORIENTATION” PROGRAM

### 1. General Conditions

1.1. The “Service Orientation” Program is a program implemented by “Converse Bank” CJSC (hereinafter referred to as the Bank) for the purpose of promoting sale of the services offered by the Bank (hereinafter referred to as the Program).

1.2. Within the scopes of the Program, Guides can be:

- private individuals;
- legal entities, including sole entrepreneurs who are or are not customers of the Bank.<sup>1</sup>

1.3. These conditions are an invitation to conclude an agreement on standard conditions, as specified by the legislation of the RA; the other party, while performing actions pursuant to the conditions of the Program, irrevocably and fully accepts the conditions offered.

### 2. Orientation Process

2.1. If there is a person (hereinafter referred to as the Customer) intending to make use of the services offered by the Bank (hereinafter referred to as the Service), the Guide should enter the Bank’s official website, fill out the Guidance Application, and receive a unique Code (hereinafter referred to as the Code) on the e-mail address specified in the Guidance Application. The Code is valid for 1 month following the date of its generation.

2.2. When filling out the Guidance Application, the Guide accepts the Conditions of Participation in the Orientation Program” by means of activation the note “I Accept the Conditions” in the Guidance Application. This verification is considered as proper signing of the agreement by the Guide.

2.3. Having filled out the Guidance Application, the Guide provides to the Customer the Code sent by the Bank to the e-mail address specified in the Guidance Application.

2.4. At the same time, the Bank informs the Customer about the latter’s involvement in the Program using the Customer’s e-mail address specified in the Guidance Application.

### 3. Types of Services Covered by the Orientation Program

- Attraction of a new legal entity customer;
- A new payment card, except for payment cards and attached/additional cards provided free of charge within the framework of campaigns organized by the Bank (ArCa, VISA Electron, VISA Classic, MasterCard Standard, MasterCard Gold, VISA Gold, VISA Platinum, Visa Infinite)<sup>2</sup>.

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<sup>1</sup> The Bank’s employees and persons rendering services to the Bank on the basis of a service agreement cannot act as Guides.

\* The Guide cannot simultaneously be a guided person.

<sup>2</sup> Payment cards are provided at the Bank’s existing tariffs. It doesn’t apply to the payment cards provided on privileged conditions, including payment cards provided within the framework of salary projects and one-off credit cards.

#### 4. Bonus for the Guide

4.1. Bonus is paid only for successful guidance.

4.2. Guidance is considered as successful if the following conditions are met simultaneously:

4.2.1. The Service was actually provided (rendered);

4.2.2. At the time of providing the Service, the Customer presents the Code corresponding to the respective orientation to the Bank's head office or branch;

4.2.3. At the time of providing the Service, the validity term of the Code hasn't expired.

4.3. If the Service is not provided because of the Bank rejecting its provision to the Customer or for any other reason, then no bonus is paid to the Guide.

4.4. Bonus is paid to the Guide by means of transfer to the AMD banking account specified in the Guidance Application (for legal entities – also the electronic account) by the 7<sup>th</sup> day of the month following the month of actual provision of the Service.

4.5. If the Guide is a private individual, when paying the bonus, the Bank acts as the Guide's tax agent in accordance with the procedure defined by the legislation of the RA, ensuring transfer of the income tax from the bonus to the state budget.

4.6. The bonus amount is specified in the table below:

Service		Bonus amount /AMD/
New legal entity customer		5,000
New payment card*, except for payment cards and attached/additional cards provided free of charge within the framework of campaigns organized by the Bank	(ArCa, VISA Electron, VISA Classic, MasterCard Standard)	1,200
	(MasterCard Gold, VISA Gold, VISA Platinum, VISA Infinite)	6,500

#### 5. Other provisions

5.1. The Bank is entitled to amend the Program conditions unilaterally (adding/removing a Service, revising the bonus amount, applying quantitative restrictions towards the Service guided monthly), by posting the respective information on the Bank's official website in advance.