

## “BANKING IN UNBELIEVABLE SITUATION”

### PHOTO CONTEST TERMS AND CONDITIONS

UPDATED VERSION (as of 03.07.15)

#### About the Contest

Ameriabank CJSC (the Bank) organizes “Banking in Unbelievable Situation” Photo Contest (the Contest), which will be held online on the Bank’s official Facebook page.

You are free to submit photos with your idea of **distance banking in the most unbelievable situation**. Both professional and amateur photos are eligible as long as they meet these terms and conditions.

Photos should include device through which the banking is being realised: cellphone or fixed phone, tablet, laptop or desktop computer, e.g.:



To take part in the Contest, upload your photos by a private message addressed to the Bank at the Bank’s official Facebook page.

#### Eligibility Criteria for Photos

Submitted photos should match the following criteria:

- The photo should not promote use of drugs, psychoactive drugs, or tobacco.
- The photo should not infringe upon dignity, honor and business reputation of any person.
- The photo should not contain scenes of horror, cruelty, bloodshed, or elements of erotic character.
- The photo should not infringe upon the rights and lawful interests of other persons, including their copyrights and other related rights, and should not violate the laws and regulations of the Republic of Armenia.
- The photo should not contain political messages or any political subtext, or caricatures of political or religious figures, or be politicized in any other way.
- The photo should not contain slogans or any other message engendering hatred towards a person or group of persons on sexual, racial, skin color, ethnic or religious grounds, and should not pursue the aim of promoting discrimination or violence on the same grounds.



To take part in the Contest you should be at least 18 years of age.

Participation is free of charge.

You can upload **1-5 photos with size not exceeding 5MB** each.

You are free to submit any photo which meets these terms and conditions and the terms of the Contest published at the Bank's official website [www.ameriabank.am](http://www.ameriabank.am).

The photo should be made by the entrant and may depict the author of the photo in person as well as other persons in which case the consent of such person shall be required, or any other scene or situation, provided that the consent or permission of any party involved is obtained where required.

The real name and surname of the entrant should be indicated as in passport, and the entrant's mobile phone number.

Any photo which

- is submitted under a nickname or false name, or
- illegally contains photos or other items protected by copyrights or other related rights of other persons

will be deleted from the photo gallery of the Contest and will not be considered.

The contest organizers have the right to cancel /ignore/ the "Likes" collected by non-Armenian and/or ambiguous users (i.e. fake "Likes") for photos posted on the Bank's official page.

### Copyrights

The person submitting the photo is responsible for any and all legal consequences arising out of or in connection with the use of the image of the person depicted on the photo or illegal use of any items protected by copyrights of other persons.

In any case, before submitting the photo the entrant should obtain all required permissions and consents, if the author of the photo and the entrant are not identical to the person depicted on the photo or the person uploading the photo does not have the right to submit photos containing the image or situation in question.

The person submitting the photo is responsible before the Bank and any third party concerned for any and all negative consequences arising out of or in connection with the entrant's actions pursuant to the legislation of the Republic of Armenia.

### Terms of the Contest

By participating in the Contest you agree that your photo can be submitted to a review panel for evaluation, and in case you win – to an unlimited number of viewers.

The winning entrant can receive from the Bank an offer to enter into an agreement regulating all legal relations between the winner and the Bank by executing one written instrument signed by both parties. Note that in certain cases the Bank can request the winner to provide evidence that they have properly obtained all required permissions or consents to submit the photo.



If the winner refuses to sign the agreement on the terms offered by the Bank, the second runner-up shall be declared winner and the same procedure will be offered to them as will be the case with each next runner-up who refuses to sign the agreement.

During stage 1 all photos pass primary validation to determine their compliance with the terms and conditions of the Contest.

If the photo meets the terms of the Contest, it is published on the Bank's official Facebook page in weekly issues.

20 best photos will be selected during the Contest, 10 of which will be the photos with the greatest number of likes given by Armenia-based Facebook users, 1 like being equal to 1 vote, and the other 10 will be selected by the Bank staff's voting.

The winner from among the 20 shortlisted photos will be selected through direct voting by a special panel comprised of members of management and various employees of the Bank.

The person whose photo collects maximum votes will win.

Opening date: June 11, 2015, 00:01.

Closing date: July 2, 2015, 24:00.

The photos will remain on the web for another seven days – until July 9, 2015, 24:00, during which period they can continue to collect likes.

#### **ATTENTION: INFORMATION UPDATE (as of 03.07.15)**

**Per the request of numerous users, Ameriabank is pleased to announce that “Banking in Unbelievable Situation” Photo Contest deadline is prolonged. The revised deadline for photo submission is July 10, 2015, 24: 00, the “Like” collection deadline is July 17, 2015, 24:00.**

The winners will be announced on the Bank's official webpage ([www.ameriabank.am](http://www.ameriabank.am)) one business week after the closing date for submission of photos and giving likes.

#### **Prize**

The winner of the first place will get GoPro Hero 4 Silver camera, the winner of the second place will get GoPro Hero 4 Silver camera.

**By accepting these terms and conditions** you enter into a contract with the Bank with all ensuing consequences and obligations.