

**CONTRACT
OF PUBLIC OFFER (OFFERING)**

TELCELL
TERMINAL

to the order of the General Director of
Tel-Cell Open Joint-Stock Company No. 32-L dated July 30, 2026

1. Basic concepts

- 1.1. **Offer** - a public proposal to make payments through terminals of OJSC TEL-CELL, addressed to any person.
- 1.2. **"Acceptance"** - means the Subscriber's full and unconditional acceptance of the terms of the Contract.
- 1.3. **Service Provider** – an organization or private entrepreneur that has entered into the relevant Contract with TEL-CELL OJSC.
- 1.4. **Payer** – the person making payments to the Service Provider(s) in accordance with the terms of this Contract.
- 1.5. **Payment** – a payment made to the Service Provider(s) (for services rendered) subject to receipt of appropriate monetary compensation from the Payer.
- 1.6. **Terminal** – an automated self-service device through which payments are accepted.
- 1.7. **Identification** — the process of verifying/identifying the identity of the Payer (Transaction Performer) by means of a technological tool (QR code, push notification, bank card, or other means) displayed on the terminal screen.
- 1.8. **MY Telcell Personal Account** — a personalized area created as a result of the Payer's identification at the Terminal (through a QR code, Push notification, bank card, or other technological tool), where the Payer's data provided by the financial organization servicing the Payer (in particular, card numbers, account numbers, and credit codes) is displayed through API integration. It enables the customer to select the required type of payment or service on the Terminal screen, create and manage payment groups, save payments in the "Favorites" section, and conveniently and quickly make recurring or frequently used payments.
- 1.9. **Identity Verification Data** — first name and last name, Social Services Number (SSN), and details of the identity document.

- 1.10. Banking Data** — the aggregate of information about the Payer available in the information systems of the financial organization servicing the Payer and transferred to “TEL-CELL” OJSC through API integration for the creation of the “MY Telcell” Personal Account, in particular, the User’s bank card numbers, account numbers, and credit codes (credit agreement codes).

2. General provisions

- 2.1.** This **Contract** is a public offer (hereinafter referred to as the "Offer") in accordance with the Civil Code of the Republic of Armenia.
- 2.2.** **The Offer** expresses the Company's intent to accept any payments made through terminals owned by TEL-CELL OJSC, subject to the terms and conditions specified in this Contract, and contains all the essential terms of the Contract.
- 2.3. Information required by the Payer to make a payment through the terminal:**
- 2.3.1.** Payments can be made to the service providers displayed on the terminal screen;
 - 2.3.2.** The payer has a choice of service providers;
 - 2.3.3.** A simple and accessible user guide for the terminal is provided;
 - 2.3.4.** The necessary complete information about subscriber accounts is provided (not for all service providers);
 - 2.3.5.** Documentary confirmation of the completed payment (transaction) is provided by presenting a receipt;
 - 2.3.6.** The payer can, upon request, receive assistance in using the terminal and correcting inaccuracies;
 - 2.3.7.** A fee is charged upon payment, the amount of which is indicated in each terminal for each payment, for the specific service provider.

3. Payer's actions

- 3.1.** Making a payment to a service provider via a Telcell terminal is considered full and unconditional **acceptance** of the public offer (**offer**) of TEL-CELL OJSC by the Payer, through their actions in accordance with the Civil Code of the Republic of Armenia. Each payment made via the terminal constitutes a separate transaction, carried out in accordance with the terms and conditions specified in the offer.

- 3.2.** The payer is obligated to read and follow the terminal operating instructions. Any actions not specified in the instructions may result in the payment being rejected. If the payer disagrees with the terms of the Contract or does not understand the instructions, the payer is not authorized to use the terminal. The payer may contact TEL-CELL OJSC at 060 272222 to obtain the necessary clarifications and information to complete the payment.
- 3.3.** The payer is obliged to keep the receipt provided for payment.
- 3.4.** The Payer acknowledges and understands that, pursuant to the requirements of AML/CFT legislation, certain types of transactions and/or transactions within specified limits may be carried out through the Terminals only after the identification of the person carrying out the transaction.
- 3.5.** Depending on the chosen identification method, the Person conducting the transaction consents to TEL-CELL OJSC obtaining their identity verification and identification data from the persons/entities providing such information, and to the identification of the person conducting the transaction. In particular, for the purpose of identifying the Payer, TEL-CELL OJSC may obtain the relevant information from the financial institutions servicing the Payer, including commercial banks, by sending a confirmation request to the Payer's mobile application (by scanning a QR code, through a push notification, or by means of other technological tools), or by using a bank card.
- 3.6.** To access the My Telcell Personal Account and/or use it through the Terminal, the Person conducting the transaction consents to the processing of their banking data and identity verification data (for the purpose of collecting, displaying, and storing data on all transactions carried out in the My Telcell Personal Account).

4. Cost of Services

- 4.1.** The cost of services is determined by TEL-CELL OJSC as a percentage of the payment amount to the Payer and the service provider, or as a fixed amount, which is communicated to the Payer via the terminal prior to making and executing the payment decision.
- 4.2.** The provision and payment of services is confirmed by a receipt provided for payment.

5. Special Conditions

- 5.1. Tel-Cell OJSC reserves the right to temporarily suspend the provision of services.
- 5.2. TEL-CELL OJSC shall not be liable for any damage caused to the Payer through no fault of TEL-CELL OJSC. TEL-CELL OJSC shall not be liable for any full or partial interruption of the provision of services related to the replacement of equipment or software, or to other works carried out for the purpose of maintaining or updating the operability of the software or equipment.
- 5.3. The payer has the right to submit claims and complaints related to the payment (transaction) to TEL-CELL OJSC and the Financial System Mediator. The Financial System Mediator does not charge the customer a fee for accepting, reviewing, and resolving the claim. Detailed information is provided in the explanatory note on dispute resolution, which is available on the official TEL-CELL OJSC website: www.telcell.am.
- 5.4. We hereby inform you that TEL-CELL OJSC has not entered into an agreement with the Financial System Mediator to waive the right to challenge his decisions.
- 5.5. TEL-CELL OJSC reserves the right to amend the terms of payment acceptance services, which will be communicated to the Client (Payer) prior to payment at each terminal.
- 5.6. The Payer hereby agrees that TEL-CELL OJSC reserves the right to send SMS messages to their mobile phone number regarding payments and services provided by TEL-CELL OJSC.
- 5.7. The Payer hereby agrees that the data entered by him when making the Payment will be provided in full or in part to the party receiving the payment.
- 5.8. By accepting this Offer, the Payer gives their unconditional consent to TEL-CELL OJSC (address: **3 Hakob Hakobyan Street, Main Building, Section 1, 3rd Floor, Yerevan, Republic of Armenia**) obtaining from third parties any personal data of the Payer stored in databases maintained by state and local self-government bodies, and processing such data for the purpose of carrying out the transaction requested by the Payer. The Payer acknowledges that the processing of personal data is carried out during the provision of the Services and thereafter, that the personal data will be retained and may be transferred to third parties in cases provided for by the legislation of the Republic of Armenia. The Payer may at any time request the correction or deletion of the requested

personal data or the termination of data processing, unless otherwise provided by the legislation of the Republic of Armenia.

- 5.9.** In case of discrepancies between the Armenian version and the versions of this Contract in other languages, the Armenian version shall prevail.

6. "TEL-CELL" OJSC requisites

Name -	"TEL-CELL" Open Joint-Stock Company
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