

Campaign Terms and Conditions

Estravel's €50 gift card for new private clients of AS Citadele banka Eesti filiaal, who make at least 5 payments with X prime or X supreme cards between 15 May 2023 and 15 July 2023.

1. The campaign is open to private persons (hereinafter the Participant) who:
 - a. become clients of AS Citadele banka Eesti filiaal (hereinafter the Bank) during the period from 15 May 2023 to 15 July 2023 (hereinafter the Offer Period);
 - b. have not been clients of the Bank for at least six months before the start of the Offer Period;
 - c. are residents of the Republic of Estonia and at least 18 years of age on the day of becoming clients during the Offer Period*; and
 - d. enter into an agreement with the Bank's X supreme or X prime bank card (hereinafter the 'X Card') for at least the Offer Period and make at least 5 (five) payments with it.

* The offer does not extend to persons staying in Estonia on the basis of a temporary residence permit or work visa.

2. The 5 (five) payments specified in point (d) above are calculated as follows: from becoming a client of the Bank + 1 (one) month (hereinafter the Payment Period). Example: if a Participant in the campaign becomes a client of the Bank on 15 May, the date of the required fifth payment is 30 June (inclusive). The last day to order the card is 15 July.

3. In addition to the conditions listed above, the Participant must comply with all other relevant terms and conditions of the Bank's products and services, for example, the terms and conditions governing transactions for private persons set forth herein.

4. If the Participant meets all the conditions listed here, the Bank will provide the Participant with an Estravel €50 gift card as a gift. The Bank will send the gift card to the e-mail address associated with the client's X Card within 15 (fifteen) days after the Payment Period from 15 May to 21 September 2023 (inclusive). The Participant is not entitled to a gift card if they have made less than 5 (five) payments during the Payment Period.

5. The Participant is entitled to receive 1 (one) gift card during the campaign period.

6. If the Bank finds that the Participant has not acted in good faith or is involved in fraud, the Bank has the right to refuse to issue a gift card, cancel the gift card already issued, close the Participant's current account, or terminate other agreements concluded with them.

7. Payments within the meaning of these terms and conditions include the purchase of goods or services with an X Card at a merchant's payment terminal or online. Transactions in gambling venues, including online casinos, transactions in securities, currency, virtual currencies, and crypto-assets, or transactions between one's own accounts with financing and credit institutions, are not considered to be payments. Also, deposits and withdrawals made at ATMs are not considered to be payments.

8. Payments that have been transferred to the account associated with the respective X Card are taken into account. Pending transactions are not counted until they are credited to the account.

9. If payments are made with both the main and additional cards from one account linked to the X Card, 5 (five) payments made during the Payment Period with one card shall be taken into account in the calculation of payments.

10. The Participant is aware that AS Citadele banka Eesti filiaal processes their personal data in accordance with the rules for processing personal data, which can be found on the website citadele.ee.

11. The Participant's personal data will not be transferred to third parties.

12. The terms and conditions of the campaign are governed by Estonian law. AS Citadele banka Eesti filiaal has the right to amend the terms and conditions if they become invalid in whole or in part due to a change in the law. AS Citadele banka Eesti filiaal will give notice of such changes on its website citadele.ee.

13. All complaints related to the organisation or conduct of the campaign may be submitted in writing to AS Citadele banka Eesti filiaal at Narva mnt 63/1, Tallinn 10120 or by e-mail to info@citadele.ee.