

1. Terms Used in the Terms of Use and Servicing of the Priority Pass service and Explanations Thereof

- 1.1. **Application** – an application in the form approved by the Bank that is completed by the Customer to receive the Service.
- 1.2. **The Bank** – AS Citadele banka (registration number 40103303559, address 2A Republikas square, Riga, Republic of Latvia, LV-1010) Eesti filiaal (registry code 11971924, seat Narva mnt 63/1, 10152 Tallinn, Republic of Estonia).
- 1.3. **Pricelist** – an effective pricelist for products and services of the Bank.
- 1.4. **Customer** – a Bank's customer – private individual or a legal entity, submitting an Application to the Bank.
- 1.5. **Payment card** – Payment card of the International Payment Cards Organisation issued and owned by the Bank, issued to the Customer on the basis of Agreement on issue and servicing of the Payment Card signed between the Customer and the Bank and associated with the current account open in the Bank on behalf of the Customer to which, according to the Pricelist a Priority Pass card can be associated.
- 1.6. **Terms and Conditions** – these terms and conditions for use and servicing of a Priority Pass card.
- 1.7. **Service** – issuing and servicing of a Priority Pass card, as well as other Bank's services associated with the use of Priority Pass card.
- 1.8. **Service Agreement** – agreement between the Bank and the Customer concerning use of the Service containing its integral parts – Application and Terms and Conditions.
- 1.9. **Priority Pass card** – plastic card evidencing that a Priority Pass cardholder is a participant of the airport's VIP recreational areas.
- 1.10. **Priority Pass cardholder** – a private individual indicated in the Customer's application entitled to use Priority Pass card.
- 1.11. **Parties** – the Customer and the Bank.

2. General provisions

- 2.1. The Service Agreement has been signed on the basis of the Customer's Application.
- 2.2. The Bank is entitled to decline acceptance of the Application and/ to issue a Priority Pass card without providing any reasons for it.
- 2.3. By signing the Application Customer attests that he has been fully introduced to Terms and Conditions, Bank's general business terms and Terms and Conditions for use of the Priority Pass card, agrees with these and undertakes to adhere to these, as well as to ensure that Priority Pass cardholder gets acquainted with these and adheres to them.
- 2.4. The Service Agreement can be signed and Priority Card issued only to the Customer, to whom such a Payment card is issued, where according to the provisions of the Pricelist a Priority Pass card can be associated with the Payment Card's account.
- 2.5. Priority Pass card shall be issued within three to six business days after receipt with the Bank of Application for Priority Pass card from Customer.
- 2.6. Priority Pass card is issued for 36 months and its validity period is specified on the Priority Pass card.
- 2.7. The Service Agreement is considered effective as of the moment when the Bank has received the Application.

3. Use and servicing of the Priority Pass card.

- 3.1. Priority Pass card shall be used only by the person whose name is on the corresponding Priority Pass card and Priority Pass card must not be handed over for use to other persons.
- 3.2. Priority Pass cardholder shall provide his/her signature in signature sample field of Priority Pass card immediately after receipt thereof.
- 3.3. Priority Pass card shall not be used after its date of expiry or in case activity of Priority Pass card is suspended or terminated due to any reason.
- 3.4. Airport VIP lounge service shall be available to Priority Pass cardholder and his/her accompanying guests. In order to use this service, Priority Pass card must be presented upon entering an airport lounge. Additional information on advantages of using Priority Pass card, including a list of airports and VIP lounges where Priority Pass cardholder and his/her accompanying guests have the right to be admitted to upon presenting Priority Pass card is available on www.prioritypass.com.

3.5. Customer shall have the right to resign from the use of Priority Pass card by submitting a corresponding written application and Priority Pass card with the Bank. Customer is fully liable for fulfilment of obligations as per this Service Agreement, including for transactions effected by a Priority Pass card issued to the Priority Pass cardholder. The Customer undertakes to cover losses caused to the Bank as a result of any Priority Pass card issued to the Priority Pass cardholder or as a result of other activities performed by a Priority Pass card. In such case the Bank is not responsible for losses caused to the Customer.

3.6. The Bank shall be entitled to terminate servicing of Priority Pass card unilaterally and require Customer to return his/her Priority Pass card with Priority Pass card is closed or issuing and servicing agreement of the corresponding card is terminated for any reason. Upon receipt of such a request from the Bank, it shall be the Customer's duty to submit Priority Pass card with the Bank immediately.

3.7. Admission fee to an airport VIP lounge shall be charged from the Payment card specified by Customer in Application in accordance with the Pricelist and the number of visits to an airport's VIP lounge made by Customer.

3.8. In case Customer resigns from Priority Pass card or Priority Pass card is terminated due to reasons set forth in Clause 3.6. of the Terms and Conditions, Customer shall be liable for the calculated airport VIP lounge fees for a period of three months from the moment of submitting Priority Pass card with the Bank. In case Customer has failed to submit Priority Pass card with the Bank, he/she shall be responsible for all airport VIP lounge fees that are calculated in accordance with the number of admissions/productions of Priority Pass card carried out by Customer throughout the whole validity period of Priority Pass card.

4. Closing provisions.

4.1. The Bank is entitled to unilaterally effect changes in the Pricelist, Bank's general terms of business and Terms and Conditions. Information on any changes to the Pricelist, Bank's general terms of business and Terms and Conditions prior to their entering into force are available in the Bank's Customer service structural units, Bank's internet home page www.citadele.ee, and the Customer can also receive them by calling Bank's information service on the phone +372 77 00000.

4.2. If the Customer disagrees with changes proposed by the Bank, the Customer is entitled to immediately withdraw from the Service Agreement without any penal sanctions by completing all settlements arising from the Service Agreement in full. Unless the Customer prior to effective date of the changes in the Pricelist, Bank's general terms of business and Terms and Conditions has notified his objections to the Bank, it is considered that the Customer has agreed to such changes.

4.3. In case Priority Pass card is lost or stolen, Customer must notify the Bank orally immediately by calling the 24/7 information hotline at +372 77 00000 which must be followed by a corresponding written application to be submitted with the Bank within 7 (seven) calendar days.

4.4. In case Priority Pass card is lost or stolen, Customer shall be responsible for all airport VIP lounge fees calculated in accordance with the number of times Customer has used Priority Pass prior to submitting the oral notification mentioned in the present Clause 4.3. with the Bank.

4.5. Other matters not stipulated in these General Terms of Use of Priority Pass card shall be solved in accordance with terms of issuing and servicing of the Payment card that Priority Pass card is associated with.

4.6. The Service agreement has been signed for undefined period of time and remains effective until the moment of complete fulfilment of the obligations as per the Service Agreement. Validity period of the Priority Pass card shall not be considered as an effective end period of the Service Agreement.

4.7. Any disagreement, claim or dispute between the Bank and the Customer arising from the Service Agreement, concerning it or its violation, termination or effectiveness, will be resolved according to the procedure set in the Agreement for use and servicing of the Payment Card with whose account the Priority Pass card is associated.