

Offer Terms and Conditions

Up to 3 % cashback for new AS "Citadele banka" customers for purchases made with an X card

1. To qualify for the offer, participants must comply with all the following terms:
 - a. The participant becomes a customer of AS "Citadele banka" (hereafter: the Bank) between February 1st, 2023 and March 31st, 2023.
 - b. The participant was not a customer of the Bank before February 1st, 2023, except in cases when the participant has previously been a customer of the Bank but has closed all accounts at least six months before February 1st, 2023.
 - c. The participant must be an adult private individual of at least 18 years old on the day they become Bank's customer and resident of the Republic of Estonia. The offer does not apply to customers with a temporary residence permit or work visa.
 - d. The participant must become a user of one of the Bank's following payment cards during the offer period: X smart; X supreme; X prime; X Infinite. Card must be active during the cashback period.
 - e. From the month in which they become a Bank's customer and make their first payment with an X card, the participant must make payments of at least 300 EUR each month using their X card. Cashback will not be paid for months when the customer has spent less than 300 EUR.
2. In order to qualify for cashback, the participant must meet the Terms and Conditions of the special offer, as specified herein, as well as any other Terms of Service applicable to the participant by the Bank, such as the terms of transactions for individuals found [here](#). By taking part in this special offer, the participant agrees to comply with all the terms and conditions applicable to the services provided by the Bank to the participant.
3. If the Bank considers that a participant is engaged in fraudulent activity or has acted in bad faith, the Bank reserves the right to take such measures as it deems necessary in the light of the circumstances prevailing. For example, refuse to grant the cashback, cancel cashback that has already been paid, close a participant's payment account in Citadele and/or terminate a payment service agreement.
4. If the participant of the offer fulfils all the terms stated in Clauses 1 and 2 of the Terms and Conditions, the Bank will reimburse 3 % of the total amount spent using their X card, but no more than 15 EUR per month.
5. The Bank will make these payments for the following six months, reimbursing the customer for purchases made in the previous calendar month, with the first payment starting from March 10th, 2023, for purchases made in February, if any.
6. Cashback is only paid for months in with purchases total at least 300 EUR.
7. A purchase within the meaning of these Terms and Conditions is the purchase of goods and/or services by paying for them with an X card, using a POS terminal with merchants or paying with a card for purchases on the Internet. The following transactions shall not be considered as purchases: transactions carried out at gambling venues, including online casinos, as well as transactions deemed to be monetary transactions (e.g. purchase of virtual money, purchase of currency, Quasi cash, etc.) and for supplementing their accounts/sub-accounts with payment and other financial institutions.
8. The purchase amount is calculated for one X card account. If the participant has more than one X card, the amount is calculated for the card with the larger purchase amount that month.
9. Calculations take into account payments which have been posted to the respective X card account. Pending transactions are not counted in the total sum until they have been posted to the account.
10. If purchases are made from a single X card account using both the main card and an additional card, the total sum spent and posted by both the main and additional card will be counted.
11. Cashback will be calculated automatically bearing in mind the maximum cashback sum and transferred to the participant's X card account by the 10th of the following month.
12. In accordance with legislation, the Bank will pay the participant's income tax of 20 % on the cashback. The income tax amount will be calculated and transferred to the participant along with the cashback, then the Bank will make a withdrawal from the participant's account for the payment of income tax.

13. The participant can refuse to take part in the offer by informing the Bank in a free-form order submitted through the online bank.
14. The participant is informed that AS "Citadele banka" processes personal data for the purposes of calculating cashback and taxes within the scope of the special offer, the examination of claims and the protection of legal interests, providing that the rights are exercised in accordance with the privacy disclaimer available on citadele.ee.
15. When participating in this offer in accordance with these Terms and Conditions, the participant confirms that they have read and agreed to all the Terms and Conditions and acknowledges them as binding for all issues linked with this offer.
16. The legislation of the Republic of Estonia applies to these Terms and Conditions, and they apply for the entire duration of the offer. AS "Citadele banka" has the right to amend these Terms and Conditions if, due to amendments to legislation, these Terms and Conditions or a part thereof become invalid. AS "Citadele banka" will make information regarding these changes available on its website, citadele.ee.
17. Any complaints regarding the organisation and/or implementation of the offer can be expressed in writing, addressed to Estonian branch of AS "Citadele banka", Narva mnt. 63/1, Tallinn 10120, or by email to info@citadele.ee.