

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

- 1.1. Application – submitted by the Customer to the Bank application to receive the Service.
- 1.2. Bank – Joint stock company "Citadele banka", unified registration No 40103303559, legal address: Republikas laukums 2A, Riga, LV-1010, e-mail: info@citadele.lv. Eesti filiaal (registry code 11971924, seat Narva mnt 63/1, 10152 Tallinn, Republic of Estonia).
- 1.3. Pricelist – an effective Unified schedule of fees and charges of the Bank.
- 1.4. Client – a Bank's client – 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 Client on the basis of Agreement on issue and servicing of the Payment Card signed between the Client and the Bank and associated with the current account open in the Bank on behalf of the Client 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. Agreement – agreement between the Bank and the Client concerning use of the Service containing its integral parts – Application and Terms and Conditions.
- 1.9. Card – plastic card evidencing that a Cardholder is a participant of the airport's VIP recreational areas.
- 1.10. Cardholder – a private individual indicated in the Client's application entitled to use Card – Client himself or other private individual, to whom is issued and attached to the Client's account supplementary Payment card.
- 1.11. Parties – the Customer and the Bank.

2. General provisions.

- 2.1. An Agreement is concluded on the basis of the Client's Application. Client can submit an Application in person at the Bank or remotely, by using accepted by the Bank channels for Application submission (for example, by submitting a free-form order on Citadele Online banking or by phone, authenticating the Client with the data requested by the Bank).
- 2.2. The Bank is entitled to decline acceptance of the Application and/or issuance of the Card without providing any reasons for it.
- 2.3. By submitting the Application Client certifies that he has been fully acquainted with Terms and Conditions, Bank's general terms of business, Pricelist and Terms and conditions for use of the Card (can be found at www.prioritypass.com), completely accepts them and obliges observing them, as well as to ensure that Cardholder gets acquainted with these and adheres to them.
- 2.4. Agreement can be concluded and Card issued only to the Client, to whom such a Payment card is issued, where according to the provisions of the Pricelist a Card can be associated with the Payment Card's account. Card can be issued to the Client and/or to other Cardholder provided in the Application.
- 2.5. Card shall be issued within three to six business days after receipt of an Application by the Bank.
- 2.6. Card is issued for 36 months and its validity period is specified on the Card.
- 2.7. Client/Cardholder receives the Card in the manner as it was provided by the Client in the Application, in person at the Bank, by post or using courier deliveries.
- 2.8. An Agreement is considered effective as of the moment when the Bank has received the Application. Card expiry date is not considered as the term of the Agreement and Card can be replaced or renewed without re-conclusion of the Agreement.

3. Use and servicing of the Card.

- 3.1. Card shall be used only by the person whose name is on the corresponding Card and Card must not be handed over for use to other persons.
- 3.2. Cardholder shall provide his/her signature in signature sample field of Card immediately after receipt thereof.
- 3.3. Card shall not be used after its date of expiry or in case activity of Card is suspended or terminated due to any reason.
- 3.4. Airport lounge service shall be available to Cardholder and his/her accompanying guests. In order to use this service, Card and valid for traveling identification document must be presented upon entering

an airport lounge. Additional information on advantages of using Card, including a list of airports and lounges where Cardholder and his/her accompanying guests have the right to be admitted to upon presenting Card is available on www.prioritypass.com.

3.5. Admission fee to an airport lounge is charged from the account associated with the Payment card account specified by Client in Application in accordance with the Pricelist and the amount of visits to an airport's lounge.

3.6. Client is fully liable for fulfilment of obligations as per this Agreement, including for transactions effected by a Card issued to the Cardholder. The Client undertakes to cover losses caused to the Bank as a result of any Card issued to the Cardholder or as a result of other activities performed by a Card. In such case the Bank is not responsible for losses caused to the Client.

3.7. Client/Cardholder has the right to resign from the use of Card by submitting a corresponding notification and Card to the Bank.

3.8. The Bank is entitled to terminate servicing of Card unilaterally and to request Client to return the Card, as well Card issued to the Cardholder, to the Bank immediately due to any of the following reasons:

- 3.8.1. the Payment card account associated with Card is closed;
- 3.8.2. issuing and servicing agreement of the corresponding Payment card is terminated for any reason;
- 3.8.3. Client has a debt for received Service;
- 3.8.4. there are third party claims to the Client's account in Bank in accordance with the laws and regulations in force of the Republic of Latvia;
- 3.8.5. Priority Pass service provision in Bank is terminated.

3.9. Upon receipt of mentioned in Clause 3.8. request from the Bank, it shall be the Client's obliges to submit Card with the Bank immediately.

3.10. In case Client/Cardholder resigns from Card or Card is terminated due to reasons set forth in Clause 3.8. of the present Terms of Use, Client is responsible for the calculated airport lounge fees for a period of three months from the moment of submitting Card to the Bank. In case Client has failed to submit Card with the Bank, Client is responsible for all airport lounge fees that are calculated in accordance with the number of usage/presenting of Card carried out by Client/Cardholder throughout the whole validity period of 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 client service structural units, Bank's internet home page www.citadele.ee, and the Client can also receive them by calling Bank's information service on the phone +372 77 00 000.

4.2. If the Client disagrees with changes proposed by the Bank, the Client is entitled to immediately withdraw from the Agreement without any penal sanctions by completing all settlements arising from the Agreement in full. Unless the Client 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 and withdrawn from the Agreement, it is considered that the Client has agreed to such changes.

4.3. In case Card is lost or stolen, Client/Cardholder must notify the Bank orally immediately by calling the 24/7 information hotline at +372 77 00 000.

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

4.5. The Bank does not accept or consider claims regarding access to Priority Pass airport lounges, the terms of services or quality of services provided in these halls, as well as the amount of payment for these services.

4.6. Agreement has been signed for undefined period of time and remains effective until the moment of complete fulfilment of the obligations as per the Agreement.

4.7. Any disagreement, claim or dispute between the Bank and the Client arising from the 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 Card is associated.