

Bring a Friend Campaign

Campaign period: from January 1, 2025 to April 30, 2025.

Eligibility to participate

1. AS Citadele banka Eesti filiaal clients (hereinafter referred to as Clients) who have C prime, C supreme and C smart (aged 18 to 21) and have access to the "Bring a Friend" Promotion code can participate in the campaign.
2. The customer must be a member of the C REWARDS loyalty program.
3. The offer cannot be applied to customers with a temporary residence permit, a foreigner's work visa or foreign students.

Advantages:

4. The customer invites friends and/or acquaintances who are not yet Citadele customers, to open an account and one of the C cards and give them MGM code.
5. For every brought friend Customer will be granted by 10'000 (ten thousand) C REWARDS points.

Using an offer code

6. The Customer can find his offer code: 1) in the full version of the Online bank in the section Basic information > Invite a friend, 2) in the mobile app, in the upper right corner press on human symbol > Invite a friend.
7. The "Bring a friend" promotion code may change each time you log in to the Online Bank or on the mobile app; however, all codes generated for the Customer are valid for this offer.
8. The offer code can be used on an unlimited number of friends as each one refer will get 100% off the monthly C card fee for 6 months.

Terms

9. The friends brought by the customer must be registered in the Bank's system for the period from January 1, 2025 to April 30, 2025. All friends that were brought before with MGM code don't count.
10. The Bank will send an email with information about C REWARDS points for bringing a friend. Client must register in C REWARDS loyalty program to get points if did not do that before bringing a friend.
11. Citadele reserves the right to change the terms or terminate the campaign without prior notice.
12. When changing the existing C card to a new one and keeping the same account, the discount will also be applied to the new card. Offer valid for C smart (ages 18-21), C supreme, C prime cards.
13. When bringing friends, the discount period is unlimited. Applies to one C card only.
14. If the customer has several C cards, the offer will apply to the card with the lowest monthly fee.
15. This offer does not apply to additional cards.
16. If C prime has a discount on the card monthly fee, e.g. an offer for new customers of 12 months free of card monthly fee for C prime or the first 6 months free of card monthly fee for C prime after becoming a customer, but the Customer has brought a friend during the campaign period, the offer code becomes valid in parallel with the campaigns mentioned above. This means that both discounts are valid at the same time, but they do not add up.

17. The Bank shall not be liable for any technical problems, errors or losses incurred by the Customer in the use of the offer code.
18. Should you have any questions, please contact the Bank using the contact details at www.citadele.ee.
19. Any complaints regarding the organisation and/or implementation of the offer may be submitted in writing to AS Citadele banka Eesti filiaal.
20. By participating in this offer, Customers agree to the Terms and Conditions set out herein and undertake to comply with them. The Bank has the right to check whether the Customer is entitled to use this offer and to take appropriate measures in case of breach.
21. These Terms and Conditions are subject to the legal acts of the Republic of Estonia which are effective for the entire duration of the offer. The Bank shall have the right to amend these Terms and Conditions without separate notice if changes in legislation render these Terms and Conditions or any part thereof invalid.