

## “Bring a friend” campaign description

**Campaign period:** 1 April 2024 – 1 January 2025

### Who is eligible for the campaign?

1. Current customers (hereinafter referred to as the ‘Customer’) of AS “Citadele banka” Estonian Branch (hereinafter referred to as the ‘Bank’) who have the “Bring a friend” campaign code.
2. The offer is not valid if the current Customer of the Bank has an X hero or X Platinum card. To use the offer, the Customer of the Bank may exchange their X hero or X Platinum card for any C card (C smart, C supreme or C prime) for free.

### Advantages

3. The Customer shares the “Bring a friend” campaign code with their friends/acquaintances who are not the Bank customers yet and invites them to open an account with the Bank and order one of the C cards.

Where the Customer successfully invites:

- 3.1. 2 friends who become the customers of the Bank – the Customer will get two Apollo cinema ticket codes by SMS.
- 3.2. 4 friends who become the customers of the Bank – the Customer will get a code by SMS to be used when ordering a payment ring on the C REWARDS webpage, without spending 1500 C REWARDS points. For the first 12 months no payment ring monthly fee is applied. After 12 months a standard payment ring monthly fee will be applied.

### How to use the “Bring a friend” code

4. The Customer may find the “Bring a friend” campaign code: 1) having logged in to the Online Bank, under Basic Information > Bring a friend, 2) having logged in on the mobile app, under More > Bring a friend.
5. The “Bring a friend” campaign 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.
6. The offer code can be used for an unlimited number of friends – each friend brought will use the selected C card for the first 6 months without the monthly card fee.

### Terms and Conditions

7. The friends invited by the Customer must become the customers of the Bank in the period from 1 April 2024 to 1 January 2025. The friends who have registered with the code before 31 March 2024 will not be entitled to use the offer.
8. The Bank sends an SMS with a prize code to its Customers every week.
9. The cinema ticket code must be used at the cinema theatre by the expiry date specified in the SMS.
10. The code to receive a payment ring from C REWARDS, without spending C REWARDS points, and to use it for the first 12 months without a monthly fee is valid until 1 February 2025.
11. The Bank reserves the right to amend the Terms and Conditions of the “Bring a friend” campaign or terminate the campaign without prior notice.
12. If the existing C card is replaced by a new one and the account number remains the same, the campaign will continue to apply to the new C card (the friends brought will be added together). However, if the existing C card is replaced by a new one and the account number is changed, the friends brought will be counted anew and the new friends brought will be added together. The offer is valid for C smart, C supreme and C prime cards.
13. For every friend you bring, you will be able to use the payment card for 6 months without a monthly card fee. There is no limit to the number of friends you can bring. The discount is only valid for one C card.
14. If the Customer has several C cards, the discount will be applied 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.lv](http://www.citadele.lv).

19. Any complaints regarding the organisation and/or implementation of the offer may be submitted in writing to AS "Citadele banka".

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.