

Offer for new clients (Offer) of AS Citadele banka Eesti filiaal (the Bank)

The Offer period is from September 1, 2025, to December 31, 2025 (inclusive).

Eligible for the Offer is any Estonian resident private individual (Client) who:

- is a new or former Client of the Bank, whose last account with the Bank was closed at least six months before the start of the Offer period, and
- opens a C card (Card) account in euros with the Bank during the Offer period.

The Offer:

1. 3% annual interest is valid for new private customers who become our clients between 01.09.-31.12.2025. It is calculated as a monthly average based on a 30-days' month and 360-days' year and is credited to the Card account (Account) on the last day of each month. The Bank will withhold the income tax due under Estonian law before crediting the interest earned to the Account. After the Offer period the interest becomes variable and may change.
2. The interest starts accruing from the next working day (in Latvia) after the Account has been opened and is applied to one Account and up to EUR 10,000 only. The limit may change after the end of the Offer period.
3. Interest is paid if the Card has been activated and the Card or the Account has not been seized or attached.

In all other respects the Bank's Terms and Conditions of Banking Services, Terms and Conditions of Settlement Contract and Terms and Condition for Use and Servicing of Card apply. For further information please contact the Bank AS Citadele banka Estonian branch, registry code: 11971924, Narva mnt. 63/1, Tallinn 10120, Republic of Estonia or via e-mail info@citadele.ee, or internet bank.