

Terms and Conditions of C airBaltic Card Program

Citadele

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1. Program Overview

- 1.1. The C airBaltic Card Program (**Program**) is a loyalty program provided by Citadele banka Eesti filiaal, registration No 11971924, address: Narva mnt. 63/1 Tallinn 10120, Eesti Vabariik, email: info@citadele.ee (**Citadele**) for Cardholders of the C airBaltic card (**Card**).
- 1.2. The Program is provided in cooperation with Air Baltic Corporation AS, registration No 40003245752, legal address: Tehnikas iela 3, Lidosta "Rīga", Mārupes novads, LV-1053, Latvia, email: info@airbaltic.com (**airBaltic**).
- 1.3. For the purposes of the Program Terms and Conditions (**Terms**), a **Cardholder** means a natural person who is a private client of Citadele, is of legal age, and to whom the Card has been issued in accordance with the Terms of Use and Service of the Card (**Card Terms**).
- 1.4. The Program enables the Cardholders to earn airBaltic Club points (**Points**) through purchases made with the Card and provides travel-related benefits when travelling with airBaltic.

2. Relationship with Other Terms

- 2.1. These Terms supplement and must be read together with the Card Terms and Citadele's General Terms and Conditions of Banking Services (**GTB**), both available [here](#).
- 2.2. The Card Terms and GTB continue to govern all aspects of the Card use and the banking relationship not specifically addressed by these Terms. In the event of any conflict, these Terms prevail only with respect to the Program.
- 2.3. Participation in the Program also requires compliance with the airBaltic Club terms and conditions, available at www.airbaltic.com, which govern the crediting, validity, and redemption of Points, and the use of airBaltic Club membership.

3. Eligibility and Participation

- 3.1. Cardholders, who are members of airBaltic Club and have linked the Card to their airBaltic Club account in their name (**Club Account**) are eligible to participate in the Program (**Participant**).
- 3.2. By linking the Card to the Club Account, the Participant agrees to participate in the Program and to these Terms, as may be amended in accordance with Section 10 below.
- 3.3. The Card may be linked to the Club Account in Citadele's Mobile application. If the Cardholder does not yet have a Club Account, they must first register at www.airbaltic.com and link the Club Account to the Card.

4. Card Features and Benefits

- 4.1. One basic Card is issued per bank account. Supplementary Cards are not available for this Card.
- 4.2. Benefits available to Cardholders (regardless of participation in the Program) include:
 - 4.2.1. travel insurance (travel insurance provided by third-party service provider; terms and conditions available [here](#));
 - 4.2.2. possibility to join the Priority Pass program in accordance with Terms of Use of Priority Pass service, available [here](#).
- 4.3. Benefits available to Participants include:
 - 4.3.1. earning Points;
 - 4.3.2. an eSIM data package (1 GB);
 - 4.3.3. airBaltic travel benefits (**Travel Benefits**), including:
 - a) one cabin bag and personal item with a combined weight 12 kg;
 - b) early online check-in;
 - c) priority airport check-in in Latvia, Lithuania and Estonia, and at other airports where such service is offered by airBaltic;
 - d) priority boarding;
 - e) seat selection (excluding extra legroom and emergency exit seats).
- 4.4. To receive the Travel Benefits, the Card must be linked to the Participant's Club Account, the Participant must enter their airBaltic Club membership number during the flight booking process, and the airBaltic-operated flight ticket must be purchased on the airBaltic website (incl. airBaltic mobile application) using the Card. If the Card is not linked and/or the membership number is not entered at the time of purchase and/or the payment is not made using the Card, the Travel Benefits will not be granted.
- 4.5. The Travel Benefits are added to the Participant's booking by airBaltic within three (3) business days after ticket purchase.
- 4.6. The Travel Benefits are personal to the Participant. Other travelers are not entitled to these benefits, unless they are also Participants. Where several Participants are included in the same booking, the Travel Benefits apply separately to each Participant. In such case, the flight tickets must be purchased using the Card of the booking

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purchaser, who must enter each Participant's airBaltic Club membership number during the flight booking process; otherwise, the Travel Benefits will not be granted to that Participant.

4.7. Travel Benefits such as seat selection are subject to seat availability at the time of selection.

4.8. airBaltic may define exceptions for certain flight types or booking conditions where Travel Benefits are not granted when using the Card to purchase flight tickets, as specified in the airBaltic Club terms and conditions (e.g. interline flights, codeshare flights, bookings made using the Freeze My Price service, etc.)

4.9. The eSIM benefit is personal to the Participant and may not be shared or transferred; misuse (for example, distributing the eSIM activation code to others) may result in withdrawal of the benefit. The eSIM benefit requires a compatible device; not all devices support eSIM technology. Citadele does not guarantee eSIM compatibility or performance. The eSIM service is provided by a third-party provider subject to its own terms and conditions; Citadele is not responsible for its quality, availability, or technical performance.

4.10. The availability of Program benefits, including the Travel Benefits, depends on the Citadele's cooperation with airBaltic and, where applicable, third-party service providers. The Travel Benefits are provided and fulfilled by airBaltic in accordance with its own terms and conditions. Where the Program benefits are provided by third-party service providers, such benefits are provided and fulfilled by the respective provider under its own terms and conditions.

5. Earning Points

5.1. Participants earn Points for purchases made with the Card, provided that the Card is linked to the Club Account at the time of the purchase. Points are not earned for purchases made while the Card is not linked.

5.2. If a purchase is refunded or reversed, the corresponding Points may be deducted, and Participant's Points balance may become negative. Any future Points earned will offset the negative balance.

5.3. For the purposes of the Program, a purchase means payment for goods or services made with the Card at a merchant's point-of-sale terminal or online. Points are not rewarded for:

5.3.1. transactions at gambling sites, including online casinos;

5.3.2. transactions classified as money or cash-equivalent transactions (such as currency exchange, quasi-cash, or virtual currency);

5.3.3. topping up accounts or sub-accounts at payment or other financial institutions.

5.4. Points are calculated only on posted (booked) transactions that have been debited to the bank account linked to the Card. Authorizations, reservations, or pending transactions are not included.

5.5. Points are calculated daily based on all posted purchases made in one day. The total amount is aggregated, rounded down to the nearest full euro, and one (1) Point is awarded for each full euro spent (EUR 1 = 1 Point).

Example: If the total posted purchase amount for a day is EUR 60.51, the Participant will receive 60 Points.

5.6. Citadele calculates the Points and airBaltic credits the Points to the Participant's Club Account within one (1) business day from the date the purchase amount is debited to the bank account linked to the Card.

5.7. Points are credited once per day. In some cases, processing a purchase may take several days, and Points may be credited with a delay. The Participant's Points balance is available in Citadele's Mobile application and in the Club Account.

5.8. If the Participant's Card becomes invalid or is closed, any Points already earned will remain in Participant's Club Account and will be governed by the airBaltic Club terms and conditions.

6. Using Points

6.1. The Points may be redeemed through the airBaltic Club program, which is managed by airBaltic. Points can be used for flights and other rewards offered by airBaltic. Reward flights are subject to availability and may be limited. The availability of reward seats is determined by airBaltic. Further information on redeeming Points is available at: <https://www.airbaltic.com/en/how-to-spend-points>.

6.2. The airBaltic Club terms and conditions and the range of available rewards may change. For information about airBaltic Club rewards, Points redemption, or airBaltic Club terms and conditions, please contact airBaltic directly.

7. Ending Participation and Program Termination

7.1. A Participant may end their participation in the Program by unlinking the Card from the Club Account in Citadele's Mobile application or by submitting a request via the Online Banking.

7.2. If a Participant unlinks or deletes the Club Account, they will no longer earn Points or receive the Travel Benefits. If the Card remains valid, it continues to function as a payment card under the Card Terms.

7.3. Citadele may restrict, suspend or terminate a Participant's participation in the Program in cases of suspected fraud, misuse, or where required by law. In such cases, Citadele may take appropriate measures, including

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cancelling Points or other benefits and preventing further accrual of Points.

7.4. Citadele also has rights to suspend or discontinue the Program, in whole or in part.

7.5. If the Program is terminated, the Card will continue to function as a payment card under the Card Terms, and the Points already earned will remain subject to the airBaltic Club terms and conditions.

8. Personal Data Processing

8.1. Within the framework of the Program, Citadele and airBaltic process personal data as separate and independent data controllers. By linking the Card to the Club Account, the Participant acknowledges that Citadele will share their email address and earned Points to airBaltic for the performance of the Program.

8.2. Citadele processes personal data in connection with the Program to verify eligibility, award Points, administer benefits, handle claims, protect legitimate interests, and comply with legal obligations, in accordance with Privacy Protection Rules of AS Citadele banka.

9. Questions and Complaints

9.1. In case of any question, dispute or claim between Citadele and the Participant arising from the Program, please contact Citadele by phone at +372 770 0000, in writing by sending a letter to AS Citadele banka Eesti filiaal, Narva mnt. 63/1 Tallinn 10120, Estonia with the note "About C airBaltic card program" or electronically by email at info@citadele.ee. Citadele will respond to inquiries as soon as possible. Claims will be reviewed and a written response provided no later than within 15 days.

9.2. For questions, disputes or claims related to the Travel Benefits, Points, or other airBaltic services, please contact airBaltic via email travel@airBaltic.com or phone +372 6610819. For other benefits, please contact respective service provider. Further information is available on Citadele's website under the C airBaltic card section. If you are unsure whom to contact, you may contact Citadele and we will direct you accordingly.

9.3. Citadele is liable for the Card and calculation of Points. Citadele is not liable for losses arising from the unavailability, quality, interruptions, or changes to benefits provided by airBaltic or third-party service providers, nor for any changes to or suspension, termination of the Program, except where such losses result from Citadele's own wilful misconduct or gross negligence. This limitation of liability does not affect the statutory rights of the consumer.

10. Amendments and Notices

10.1. Citadele may amend or supplement these Terms. In case of material or adverse changes to the Terms, including termination or suspension of the Program, Citadele shall provide the Participant with a reasonable notice on a durable medium (including, where agreed, via Citadele's Mobile application or other electronic channels). Citadele will publish updated Terms on Citadele's website.

10.2. Changes to the Program do not affect the Points already credited to the Participant's Club Account. The use of these Points is subject to airBaltic Club terms and conditions.

11. Governing Law, Supervision and Language

11.1. The Program and the Terms are governed by Estonian law.

11.2. The Terms are published in Estonian and in English. The Estonian language version of these Terms prevails.

11.3. Services of Citadele are supervised by the Estonian Financial Supervision Authority, address: Sakala 4 15030 Tallinn, info@fi.ee and Consumer Protection and Technical Regulatory Authority, address: Endla 10A 10122 Tallinn, info@ttja.ee.