Terms and Conditions of Citadele VISA Card Lottery “Win a family trip to Disneyland® Paris, courtesy of VISA”

1. ORGANIZER

This Lottery is organized by AS Citadele banka Estonian branch, registry code 11971924, address Narva mnt 63/1, Tallinn 10120, Estonia, e-mail: info@citadele.ee, phone: +372 7700000 (Citadele) and conducted in the Republic of Estonia.

2. LOTTERY DATES

2.1. The Lottery, including registration for the Lottery, runs from November 2, 2026 at 00:01 until December 13, 2026 at 23:59.

2.2. The draw will take place on December 17, 2026 at 11:00 (local time) at Citadele’s office at Narva mnt 63/1, Tallinn.

3. WHAT IS THE LOTTERY PRIZE?

3.1. The Lottery prize is a Disneyland® Paris trip package for four (4) persons, including:

1. round-trip flights for four (4) persons from Estonia to Paris;
2. airport transfers between Paris airport and Disneyland® Paris;
3. two (2) days admission to both Disneyland® Paris Parks for four (4) persons;
4. one (1) night’s accommodation at a Disneyland® Paris hotel in one room with two double beds;
5. Disneyland® Paris PhotoPass; and
6. Disneyland® Paris Gift Card worth EUR 400.

3.2. The value of this prize is EUR 6000 and there will be only one winner.

3.3. The Lottery prize is provided by Visa Europe Limited (VISA).

4. WHO CAN PARTICIPATE AND HOW DOES IT WORK?

4.1. The Lottery is open to private clients of Citadele who:

1. are at least 18 years old;
2. hold an active eligible Citadele VISA payment card listed below (Card):
    - C lite;
    - C smart;
    - C supreme;
    - C prime;
    - C airBaltic;
    - C Infinite;
3. register for participation in the Lottery through the registration form available on Citadele’s website at www.citadele.ee; and
4. comply with these Terms & Conditions.

4.2. Employees of Citadele and its group companies are not eligible to participate in the Lottery or receive the prize.

4.3. The participant must make a purchase at a merchant’s point-of-sale terminal or online using the physical or digital version of the Card. Each purchase, regardless of its amount, counts as one (1) virtual Lottery Ticket (Lottery Ticket).

4.4. Only purchases made after registration and before the end of the Lottery period count.

4.5. The following transactions do not count for the Lottery:

1. cash withdrawals;
2. money transfers (such as transfers between payment accounts);
3. gambling and betting, including online casino transactions;
4. money or cash-equivalent transactions (such as purchases of virtual currencies, currency exchange or quasi-cash transactions);
5. topping up accounts or sub-accounts at payment or other financial institutions; and
6. any transactions that are pending, reversed, cancelled, refunded or subject to a chargeback.

4.6. Citadele has the right to verify the eligibility of each participant and each transaction.

4.7. A client may register for the Lottery only once, irrespective of the number of Cards held or used by the client, and participation is free of charge. Any fees related to the use of the Card will be charged in accordance with Citadele's price list.

5. WHAT ARE THE ODDS OF WINNING AND HOW WILL THE WINNER BE DETERMINED?

5.1. Only eligible purchases made during the Lottery period and booked to the participant's Card account by December 15, 2026 at 23:59 (local time) will be included in the draw. More eligible purchases made during the Lottery period mean more Lottery Tickets and chances to win.

5.2. On the draw date, the winner and reserve winners will be selected at random from all valid Lottery Tickets using the Microsoft Excel RANDBETWEEN function. If the same participant is drawn more than once, the repeated result will be disregarded and the draw will be repeated. The draw will be screen-recorded and its result documented in a draw record kept by Citadele.

5.3. During the draw, three (3) reserve winners will be selected in addition to the winner. A reserve winner becomes entitled to the prize if the original winner is found to be ineligible, cannot be contacted, declines the prize, does not claim the prize in time, or otherwise loses the right to receive the prize under these Terms & Conditions.

5.4. Reserve winners will become entitled to the prize in the order in which they were drawn and if a reserve winner loses the right to receive the prize, the prize will remain unawarded and will not be redrawn.

6. WHEN AND HOW WILL THE WINNER BE ANNOUNCED AND THE PRIZE FULFILLED?

6.1. Citadele will notify the winner by e-mail sent to the e-mail address provided during registration, and by phone, no later than three (3) business days after the draw. After the winner has been verified and has accepted the prize in accordance with these Terms & Conditions, Citadele may publish the winner's first name, the first letter of their surname and their city of residence on Citadele's website at www.citadele.ee or share them through other communication channels.

6.2. Citadele provides the winner's personal data to VISA and VISA, its partners and service providers may contact the winner regarding travel arrangements, registration and other details needed to arrange and fulfil the prize.

6.3. To receive the prize, the winner must:

a) submit the prize application provided with the winner notification to Citadele by 8 January 2027 at 23:59 (local time). The application must be (i) sent to info@citadele.ee with a qualified electronic signature; (ii) submitted through the Citadele internet bank; or (iii)

signed in person at Citadele's office at Narva mnt 63/1, Tallinn, upon presentation of a valid identity document. A reserve winner who becomes entitled to the prize must submit the application within seven (7) calendar days of receiving the notification under Clause 6.1;

b) submit the registration form provided by VISA within thirty (30) days of receiving it, indicate three (3) preferred travel date options falling within six (6) months of receiving the registration form, and provide any other information required to organise the trip. All travel dates are subject to availability. Once travel arrangements have been booked, the travel dates cannot be exchanged or changed.

6.4. VISA or its partners, together with Disneyland® Paris, will check travel availability and confirm the booking or inform the winner of any required changes within ten (10) days of receiving the completed registration form.

6.5. The winner, including accompanying guests, must comply with the instructions and requirements of Citadele, VISA and its partners regarding the arrangement, receipt and use of the prize, and must provide the required information and documents within the specified deadlines.

6.6. After the winner fulfils the requirements in Clauses 6.3-6.5 of these Terms & Conditions, VISA or its partners will award the prize according to their procedures.

6.7. The winner must cover all costs related to claiming and using the prize that are not included in the prize package. These may include passports, visas, travel insurance, transportation, hotel incidentals, personal expenses, etc.

6.8. If the winner does not comply with these requirements, they lose their right to the prize without any compensation.

7. HAVE QUESTIONS OR COMPLAINTS?

7.1. Please contact Citadele:

- by phone at +372 7700000;
- in writing to AS Citadele banka Estonian branch, Narva mnt 63/1, Tallinn 10120, Estonia; or
- electronically by e-mail at info@citadele.ee.

7.2. Citadele responds to questions as soon as possible. Citadele reviews the complaint and provides a written response within fifteen (15) days of receipt.

8. ADDITIONAL VISA AND DISNEYLAND® PARIS CONDITIONS

8.1. Disneyland® Paris and VISA are not responsible for the administration of the Lottery. Disneyland® Paris is not liable for anything arising out of this Lottery including the fulfilment of any prizes.

8.2. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, which may include passing necessary sanctions screening and entering into a separate waiver. By accepting the prize the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any entry, attendance and applicable public health requirements.

8.3. The prize is not negotiable and the winners must not re-sell or transfer the prize in any way, unless otherwise approved.

8.4. In the event of the prize being unavailable Citadele reserves the right to substitute it for one of equal or greater value. Any substitution will be within the entire discretion of Citadele. In the event the winner does not accept the substitution they will forfeit their right to the prize.

8.5. So far as is permitted by law, Disneyland® Paris and Visa and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation, closure or material change to the Disneyland® Paris; and (ii) any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/or any elements of it.

8.6. By participating in this Lottery, the participant understands and agrees that he/she is not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the Disneyland® Paris or any Disneyland® Paris property and shall not conduct any related marketing or advertising campaigns, promotions or other activities.

8.7. Winners must: (i) complete the registration form provided by Visa within 30 days of receipt; (ii) provide 3 sets of travel dates within 6 months of receiving the registration form (subject to availability), which once booked cannot be exchanged or changed, and any failure to do so shall result in a forfeiture of any such prize.

8.8. Personal information supplied during the course of this Lottery may be passed on to third parties such as Visa, its associated companies and service providers insofar as required for fulfilment, delivery and arrangement of the prize and shall when provided to Visa shall be processed in accordance with Visa's privacy policy: https://www.visa.co.uk/legal/privacy-policy.html.

9. AMENDMENTS AND TERMINATION

9.1. Citadele has the right to amend, suspend or terminate the Lottery at any time by publishing information on Citadele's website at www.citadele.ee or notifying participants.

9.2. A participant has the right to withdraw from the Lottery at any time by notifying Citadele by phone at +372 7700000, by e-mail at info@citadele.ee, by message via internet bank or by visiting Citadele branch.

9.3. Citadele may terminate the participation of clients who:

- provide false information;
- violate these Terms & Conditions;
- engage in fraudulent, unlawful or abusive activities.

10. RESPONSIBILITY

10.1. The client must provide correct, valid and complete information, including contact details, and promptly notify Citadele of any changes.

10.2. Citadele ensures the protection of participants' privacy and rights in accordance with the Privacy Disclaimer on the processing of personal data within the framework of Citadele VISA Card Lottery "Win a family trip to Disneyland® Paris, courtesy of VISA".

10.3. Citadele is not responsible if a participant's participation in the Lottery is terminated or the prize is not awarded because the participant failed to comply with these Terms & Conditions, provided false or incomplete information, or could not be contacted for reasons beyond Citadele's control.

10.4. Citadele is not liable for losses, damages, costs or expenses arising from circumstances beyond its reasonable control, including from the actions, omissions, unavailability,

interruptions or changes of airlines, hotels, travel service providers, Disneyland® Paris, VISA or other third-party service providers involved in providing the prize, or from a winner's failure to meet the requirements for receiving or using the prize, except where such losses result from Citadele's wilful misconduct or gross negligence. This limitation of liability does not affect the statutory rights of the consumer.

11. WHAT ELSE SHOULD BE CONSIDERED?

11.1. Participation in the Lottery means that the client accepts these Terms & Conditions. These Terms & Conditions are available on Citadele's website at www.citadele.ee.

11.2. If any tax obligations apply to the prize, Citadele fulfils them in accordance with the laws of Estonia.

11.3. If information in advertising, promotional or marketing materials about the Lottery differs from these Terms & Conditions, these Terms & Conditions prevail.

11.4. These Terms & Conditions are governed by the laws of the Republic of Estonia.