

Prize Draw Terms and Conditions

Citadele

Citadele Prize Draw: Transfer Your Income to Citadele bank and Win 1 000 EUR!

Organizer and period of the Prize Draw

This Prize Draw 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 from October 19, 2026 until December 31, 2026.

What is the Prize Draw prize?

The Prize Draw prize is a 1 000 EUR (one thousand euros).

There will be five (5) winners in total, making the total value of the prize fund 5 000 EUR (five thousand euros).

Who can participate?

The Prize Draw is open to private clients of Citadele who:

- a) are at least 18 years old;
- b) are residents of Estonia;
- c) had either never received their income (as defined in these Terms & Conditions) into a Citadele account before the start of the Prize Draw period or had last received their income into a Citadele account more than three (3) months before the start of the Prize Draw period;
- d) receive at least one income payment into a Citadele account during the Prize Draw period;
- e) have applied for and maintained an active Piggybank service by the end of the Prize Draw period; and
- f) comply with these Terms & Conditions.

Clients who meet all of the above conditions will automatically participate in the Prize Draw. No additional registration is required.

Citadele has the right to verify the eligibility of each participant and each received funds.

Citadele and Citadele Group employees are not eligible to participate in the Prize Draw.

What counts as income?

For the purposes of this Prize Draw, income means one payment of at least EUR 500 received in the client's Citadele account, including:

- a) salary and other payments related to employment or service relationships;
- b) payments received from state, municipal, social insurance and/or social assistance institutions, including pensions, benefits, allowances and other social support payments;
- c) rental income;
- d) transfers received from private individuals;
- e) transfers between accounts belonging to the same person at different banks; and
- f) any other income not listed in this section.

What are the odds of winning?

Each participant may win only once and receive only one prize.

When and how will the winners be determined and announced?

The winners will be selected by a random computerized draw held on January 15, 2027.

Citadele will contact the winners directly via a message in Citadele internet on January 15, 2027. Citadele may also publish the winners' name, surname and partially masked telephone number on Citadele website www.citadele.ee or share them through other communication channels.

If the winner is found to be ineligible, cannot be contacted, declines the prize, or otherwise loses the right to receive the prize under these Terms & Conditions, Citadele may select a reserve winner or winners. Reserve winners will receive the prize in the order they were drawn and if a reserve winner loses the right to receive the prize, then the prize may remain unawarded and will not be redrawn.

How is the prize fulfilled?

The prize will be transferred to the winner's Piggybank account no later than January 30, 2027.

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The prize is awarded "as is", meaning the prize is non-negotiable, non-transferable, non-exchangeable and may not be redeemed for cash or any other benefit not specified in these Terms & Conditions.

Have questions or complaints?

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.

Citadele responds to questions as soon as possible. Citadele reviews the complaint and provides a written response no later than within fifteen (15) days of receipt.

Personal Data Protection

Citadele processes personal data to:

- verify eligibility and compliance with these Terms & Conditions;
- select and contact the winners;
- fulfil the prize;
- handle complaints and claims; and
- comply with applicable legal and regulatory obligations.

Personal data is processed in accordance with Citadele's Privacy Protection Rules available at <https://www.citadele.ee/en/useful/personal-data/terms/>.

What else should be considered?

1. Participation in the Prize Draw means that the client accepts these Terms & Conditions.
2. A participant has the right to withdraw from the Prize Draw 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.
3. Citadele has the right to amend, suspend or terminate the Prize Draw at any time by publishing information on its website or notifying participants.
4. Citadele may terminate the participation of clients who:
 - provide false information;
 - violate these Terms & Conditions;
 - engage in fraudulent, unlawful or abusive activities.
5. Citadele is not liable for losses or damages arising from participation in the Prize Draw and circumstances beyond its reasonable control, 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.
6. These Terms & Conditions are available on Citadele's website at www.citadele.ee.
7. These Terms & Conditions are governed by the laws of the Republic of Estonia.