

Description of MGM Campaign

Campaign period: from January 1, 2025 to April 30, 2025.

Eligibility to participate

1. Existing AS „Citadele banka“ Lithuania branch (hereinafter referred to as Bank) clients (hereinafter referred to as Clients) who have C prime, C supreme and C smart students (aged from 18 years old) payment cards and have access to the "Bring a Friend" Promotion code (MGM) can participate in the campaign.
2. The customer must be a member of the C REWARDS loyalty program. You can find out how to become a member of the C REWARDS loyalty programme here: [C REWARDS](#)

Advantages:

3. The customer invites friends and/or acquaintances who are not yet Citadele bank customers, to open an account and order one of the C cards and give them MGM code.

When persons invited by the Customer become customers of the Bank:

- 3.1. For every brought friend Customer will be granted by 3 000 (three thousand) C REWARDS loyalty program points.

Using an offer code

4. The Customer can find his offer code: 1) in the full version of the Online bank in the section Basic information > Invite a friend, or 2) in the mobile app, in the upper right corner press on human icon > Invite a friend.
5. The "Bring a friend" promotion 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 on an unlimited number of friends as each one refer will get C card without monthly fee for 6 months.

Terms

7. The friends brought by the customer must be registered in the Bank's system for the period from January 1, 2025 to April 30, 2025. All friends that were brought before with MGM code don't count.
8. Citadele reserves the right to change the terms or terminate the campaign without prior notice.
9. If you replace your existing C card with a new one and your account number remains the same, the promotion will continue to apply to the new C card (the friends you have 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 in will be recalculated and the new friends brought in will be added to each other.
10. When bringing friends, the discount period is unlimited. Applies to one C card only.
11. If the customer has several C cards, the offer will apply to the card with the lowest monthly fee.
12. This offer does not apply to additional cards.
13. 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.

14. The Bank shall not be liable for any technical problems, errors or losses incurred by the Customer in the use of the offer code.
15. Should you have any questions, please contact the Bank using the contact details at www.citadele.lt.
16. Any complaints regarding the organisation and/or implementation of the offer may be submitted in writing to AS „Citadele banka“ Lithuanian branch, Upės st. 21-1, LT-08128 Vilnius, Lithuania, or email info@citadele.lt.
17. 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.
18. These Terms and Conditions are subject to the legal acts of the Republic of Lithuania 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.