

Bring a Friend Campaign Description

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

Who can take part in the campaign

1. Current Citadele Bank (hereafter – Bank) customers (hereafter – Customers) who are C prime, C supreme and C smart card holders (C smart customers must be aged between 18 and 21) with access to a Bring a Friend campaign code (hereafter – Campaign Code).
2. The Customer must be a C REWARDS loyalty programme participant.
3. The campaign also includes Customer's friends who are non-customers themselves or closed their account in the Bank no later than June 30, 2024.
4. The offer does not apply to Customers with a temporary residence permit or work visa, or overseas students.

Benefits

1. The Customer shares a Campaign Code to invite friends who are not yet Customers to open an account with the Bank and apply for a C card. For each friend who signs up, the Customer receives a prize: 3,000 (three thousand) C REWARDS points.
2. The Campaign Code can be sent to an unlimited number of friends, and when they become a Bank Customer, each will receive a 100% discount on the monthly C card fee for the first six months.
3. The Customer will receive a 100% discount on their monthly C card fee for six months for every friend who applies for a C card with their Campaign Code.

Using the Campaign Code

1. The Customer can find their Campaign Code: 1) in the full version of the online bank under Basic Information > Invite a friend; 2) in the mobile app, by tapping the profile icon in the upper right corner > Invite a friend.
2. The Campaign Code may change each time a Customer logs in to the online bank or mobile app. All Campaign Codes issued to the Customer between 1 January, 2025 and 30 April, 2025 (inclusive) are valid and comply with the offer in this Campaign.

Terms and Conditions

1. The friends invited by the Customer must become Customers between 1 January, 2025 and 30 April, 2025 (inclusive). The Terms and Conditions of this Campaign do not apply to friends referred before 1 January, 2025 and after 30 April, 2025.
2. When bringing a friend, the Bank will send an email to the Customer with information on how to claim their C REWARDS points. The Customer must register with the C REWARDS programme to claim the points if they have not done this prior to bringing a friend.
3. The Bank retains the right to change the Terms and Conditions or cancel the Campaign with no prior warning.
4. If exchanging an existing C card for a new one and retaining the same account, the discount will also apply to the new card. Offer applies to C smart (for Customers aged between 18 and 21), C supreme and C prime cards.
5. If a Customer has several C cards, the discount is applied to the one with the lowest monthly fee.
6. The discount does not apply to additional cards.

7. If a C prime card already has a discounted monthly fee, for example, our offer for new customers of a free C prime card for 12 months or a C prime card test discount with the first 3 months for free, and the Customer brings a friend during the offer period, then the Campaign Code is not added onto this period, but rather works in parallel with the respective offer. This means that both discounts apply simultaneously, but cannot be combined.
8. The Bank does not accept responsibility if the Customer changes their email address and does not inform the Bank, or for any technical issues arising when the Campaign Code is used.
9. The Customer is informed that the prizes they receive during the Campaign (including their cash value) may be subject to personal income tax, as a result of which the Bank may be required to inform the State Revenue Service of the prizes awarded to the Customer and pay the relevant taxes.
10. To resolve conflicts or receive answers to questions regarding the organisation and/or process of the Campaign, please contact the Bank by phone at +371 67010000; in writing with a letter addressed to AS "Citadele banka", Republikas laukums 2A, Rīga, including the note "About the "Bring a Friend" campaign"; or electronically by emailing info@citadele.lv within the period 01.01.2025 – 31.05.2025. We will answer your questions without delay. We will process complaints and provide our answer in writing within 30 days. The Bank has the right not to process complaints submitted after the given deadline.
11. By taking part in this Campaign, the Customer agrees to comply with these Terms and Conditions. The Bank has the right to check whether the Customer has the right to participate in this Campaign, and to act accordingly in case the Terms and Conditions are breached.
12. The Customer is informed that, as part of the Campaign, the Bank will process the Customer's personal data for the following reasons and purposes:
 - a. email address: in order to send information to the Customer about their prize in accordance with the Terms and Conditions of the Campaign;
 - b. name, surname, personal ID number, the information in your ID document, the information linked to your prize: in order to identify the Customer and issue their prize in accordance with the Terms and Conditions of the Campaign;
 - c. name, surname, personal ID number, the information linked to your prize, the value (income amount) of the prize and any tax withheld: for storing information on the Campaign's participants in order to provide/archive documentation of evidence and administer taxes, fulfilling our responsibilities in accordance with the law;
 - d. name, surname, phone number, email address, the information in your ID document, the information linked to your prize: in order to review complaints and provide proof in accordance with the Terms and Conditions of the Campaign, and to implement the Bank's legal (legitimate) interest if a conflict arises due to personal data processing for the relevant purposes.

The Bank ensures the privacy and rights of the Customer by adhering to the Privacy Protection policy available at www.citadele.lv.

12. The Bank will save information to do with the Campaign and its participants in order to provide and archive documentation of evidence, as well as for processing complaints and providing evidence, for 5 years, and will delete the information and data after this date.
13. The law of the Republic of Latvia applies to these Terms and Conditions.