Bring a Friend Terms and Conditions

Citadele

Offer organiser and period

This offer is organised by AS Citadele Banka, registration no. 40103303559, legal address: Republikas laukums 2A, Riga, LV1010, email: info@citadele.lv (hereafter – **Citadele**).

About the Bring a Friend offer

If you are a Citadele customer, you can receive a discount on your monthly C card fee. To receive the discount, invite a friend who is not yet a Citadele customer to join Citadele. Once your friend has become a Citadele customer and applied for a C card, both you and your friend will receive a discount.

What is this offer applied to?

1. You can use the Bring a Friend offer if you have a C card and a Bring a Friend offer code. **Important**! The offer does not apply if you have a C airBaltic and/or a C Infinite cards and/or your friend applies for a C airBaltic and/or a C Infinite cards.
2. As part of this offer, you can invite your friends (private individuals) to join Citadele if:
   - they have not been a Citadele customer in the past 6 months, and/or
   - they have not already become a Citadele customer using a Bring a Friend code.
3. This offer does not apply if you or your friend are international students, or if one of you has a temporary residence permit or work visa.

What are the benefits of this offer?

1. You will receive a 100% discount on your monthly C card fee for 6 months per friend who becomes a Citadele customer and applies for a C card using your offer code.
2. Your friend will also receive a 100% discount on their monthly C card fee if they become a Citadele customer and apply for a C card using your offer code.

Be aware! This offer does not apply if you have a C airBaltic and/or a C Infinite card and/or your friend applies for a C airBaltic and/or C Infinite card.

How does it work?

1. Send your friend an offer code, and invite them to open a Citadele account and apply for a suitable C card.
2. You can send the offer code to an unlimited number of friends.
3. You can find your offer code:
   - in the full version of the online bank, under **Main information > Invite a friend**;
   - in the Citadele app, by clicking on the profile icon in the upper right corner > **Invite a friend**.
3. The offer code may change each time you log in to the online bank or app. All the offer codes issued to you are valid.
4. If they become a customer remotely, your friend should enter the offer code in the Citadele app under Offer Code. If your friend applies in a branch, they should simply give the code to the Citadele employee. Information on how to become a new Citadele customer is available on the Citadele website www.citadele.lv.

How are the discounts applied?

1. When you fulfil the terms of the offer, the discounts are applied automatically. If you do not enter an offer code, or the code is entered incorrectly, the discounts will not be applied.
2. If you have multiple C cards, the discount will apply to the C card with the lower monthly fee. If one of your C cards is listed in our Price List with no standard monthly fee (i.e. it is free), this is not

considered as the C card with the lowest monthly fee. If you have two cards of the same type, for example, two C supreme cards, the discount will apply to the card which was issued first.

3. If you exchange your C card for a new one within the same account, your discount will roll over to your new C card (unless it is a C Infinite card).
4. The discount does not apply to extra cards.
5. If a card which qualifies for a Bring a Friend discount is already subject to a different monthly fee discount, for example, a 12-month, no-fee C prime offer, or a C prime trial period with 100% discount on a new card for the first 3 months, the discounts are not added together, but rather apply in parallel. This means that both discounts apply immediately.
6. If a C card earns an active user discount and also qualifies for a Bring a Friend discount, then the larger of the discounts is prioritised. Once the larger discount expires, the remaining discounts which were accumulated by using your card continue to apply. **Example:** You have a C prime which has earned an active user discount of 50%. You bring a friend, and now the card qualifies for a Bring a Friend discount. In this case, there will be a 100% discount on the monthly fee for the next 6 months, as this is the larger discount.
7. After the discount period ends, the standard fee will apply to your C card in accordance with the Price List, unless a new discount is applied.

Data protection and personal data

Citadele processes the personal data of its customers as part of the offer, to ensure that all terms of the offer have been complied with, issue discounts, process claims, and protect legal interests, ensuring that all rights are implemented in accordance with AS Citadele Banka's privacy protection policy, which is available here.

What else should I bear in mind?

1. To make use of this offer, you and your friend must adhere to these Terms and Conditions and Citadele's other service provision terms (available here.) By taking part in this offer, you and your friend agree to these terms.
2. Citadele retains the right to amend the terms of this offer, and to pause or end the offer without prior warning. Information on changes will be published at www.citadele.lv.
3. You can cancel your participation in this offer by notifying Citadele with a free-form letter submitted through the online bank.
4. Citadele has the right to check whether you and your friend meet the requirements of the offer. If Citadele believes that you are involved in fraudulent activities or you are acting dishonestly, Citadele retains the right to take all measures it deems necessary, including refusing to issue a discount.
5. Citadele takes no responsibility if, for legitimate reasons, it refuses to begin a transactional relationship with a person who applies for this offer, and/or excludes someone from this offer for legitimate reasons. Citadele also bears no responsibility if, for example, a discount is not given because the offer terms are not fulfilled or the information given is untrue or incorrect.
6. Citadele is not responsible for any direct or indirect losses (damage) which may arise due to this offer, including changes to the terms of the offer, or if the offer is paused or cancelled.

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7. To resolve disputes or receive answers to questions connected with this offer, please contact Citadele by phone on +371 67010000, in writing addressed to AS “Citadele banka”, Republikas laukums 2A, Rīga with the reference “About the Bring a Friend offer,” or by email to info@citadele.lv. We will answer questions as soon as we can. We will investigate complaints and answer in writing within no more than 15 business days.
8. This offer and its Terms and Conditions are subject to the laws of the Republic of Latvia.