

Offer Terms and Conditions

Cashback Offer for Purchasing CASCO Insurance

Organizer and Offer Period

The special offer is provided by AS Citadele banka Estonian branch, registry code 11971924, address: Narva mnt 63/1, Tallinn 10120, Estonia, email: info@citadele.ee, phone: +372 770 0000 (hereinafter – We/Our/Us).

The offer is valid **26.08.2026 - 31.10.2026**.

To whom does this special offer apply?

The special offer applies to Our existing private customers (hereinafter – You), who are adults, residents of the Republic of Estonia, and who, during the offer period, purchase motor vehicle CASCO insurance, or CASCO insurance together with compulsory motor third-party liability insurance (MTPL), in their own name via Our insurance portal.

This special offer is available to You only once, regardless of the number of insurance policies purchased. Therefore, during the entire offer period, You may receive no more than one (1) cashback.

What is cashback?

Cashback is a one-time monetary payment that We pay to You. Upon fulfilling the offer conditions, You will receive a cashback payment of 30 EUR (thirty euros).

How and when is the cashback paid?

We will transfer a cashback payment of 30 EUR to Your account held with Us.

You will receive the full cashback amount. No taxes apply to the cashback payment.

Cashback payments for policies purchased between 26.08.2026 - 30.09.2026 will be made by 15.10. 2026.

Cashback payments for policies purchased between 01.10.2026 and 31.10.2026 will be made by 15.11.2026

To receive the cashback payment, You must ensure that:

1. You have at least one active account with Us, which is not closed, transferred, restricted, or otherwise inactive;
2. The insurance contract is not terminated or suspended.

If these conditions are not met, We are not responsible for failure to pay the cashback or for any losses incurred by You.

SUMMARY: How does the offer work?

1. **You must have at least one active and functioning account with Us.**
2. **You must be Our private customer of legal age (18+).**
3. **You must be resident of Republic of Estonia.**
4. **You must purchase a CASCO or CASCO + MTPL insurance policy from 26.08.2026 till 31.10.2026.**
5. **The purchase must be made in Your name.**
6. **The purchase must be made in Our insurance portal.**
7. **You must have paid the first insurance premium, the purchased insurance contract is not terminated nor suspended.**

***Offer does not apply to customers with a temporary residence permit!**

***Offer is applied to one purchase only, if You have purchased multiple insurance policies, You will get cashback for only one purchase!**

Who provides the insurance services?

Motor vehicle CASCO and compulsory motor third-party liability (MTPL) insurance services are provided by AAS BTA Baltic Insurance Company Estonian branch. We act as an insurance agent on behalf of AAS BTA Baltic Insurance Company.

Before entering into an insurance contract, You must carefully review the insurance terms, risks, exclusions, and other provisions of the insurance agreement. Insurance coverage and insured events are defined by the insurance contract terms, not by these special offer rules.

Personal Data Protection

We process personal data under this Offer to: verify eligibility, administer taxes, handle claims, and protect legitimate interests, in accordance with Privacy Protection Rules of AS "Citadele banka" Estonian branch, available [here](#).

What else should be considered?

1. You must comply with the Offer terms and conditions stated above, as well as Our General Service Terms (here). By participating in this Offer, You agree to these terms and conditions.
2. We reserve the right to change the terms, suspend or terminate this Offer without prior notice. Information about such changes will be published on our website: www.citadele.ee
3. You may withdraw from participation in the Offer by submitting a free-form request via internet banking.

4. If We suspect fraud or misuse of the Offer, We may take appropriate measures, including: refusing to pay the cashback, reclaiming cashback already paid, closing Your bank account and/or terminating the payment services agreement.
5. We are not liable for any direct or indirect losses (damages) related to the Offer, changes to its terms, or its suspension or termination.
6. For dispute resolution or inquiries related to this Offer, please contact Us by phone +372 770 0000, by post at AS "Citadele banka" Estonian branch, Narva mnt 63/1, Tallinn 10120, Estonia, or by email at info@citadele.ee We will respond as soon as possible. Complaints will be reviewed and a written response provided within no later than 15 (fifteen) days.
7. These Offer terms are governed by the laws of the Republic of Estonia.