Valsts ieņēmumu dienests

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ATĻAUJA

Nr. 9202

Izsniegta

AS "Citadele banka" pakalpojumam

loterijas

"Saņem regulārus ienākumus Citadeles kontā vismaz 500 EUR apmērā un laimē 1000 EUR"

organizēšanai

Pakalpojumu sniedzējs:

Organizētājs: **AS "Citadele banka"**
40103303559
Republikas laukums 2A, Rīga, LV-1010

Derīga: **no 06.11.2026.**
līdz 28.01.2027.

Loterijas norises vieta: **Latvijas Republika**

03.11.2026.

Nefinanšu sektora uzraudzības pārvaldes direktore A. Rudzīte

Dokuments parakstīts elektroniski ar drošu elektronisko parakstu un satur laika zīmogu

Citadele Prize Draw: Receive a regular income of at least 500 EUR in your Citadele account and win 1,000 EUR

1. Service provider and Prize Draw organizer

1.1. AS Citadele banka, registration no. 40103303559, legal address: Republikas laukums 2A, Riga, LV-1010, Latvija (**Citadele**).

1.2. The Prize Draw will take place in the Republic of Latvia.

2. Prize Draw period

2.1. Prize Draw period start date: 6th November, 2026.

2.2. Prize Draw period end date: 28th January, 2027.

2.3. Prize Draw participant registration period: 6th November, 2026 at 00:01 to 15th January, 2027 at 23:59.

2.4. Prize Draw date: 28th January, 2027 at 11:00, at the Citadele office, Republikas laukums 2A, Riga.

3. Prize fund

3.1. The prize fund comprises 15 (fifteen) cash prizes, each worth 1,000 EUR (one thousand euro).

3.2. 15 (fifteen) winners will be drawn, each of which will receive 1 (one) cash prize of 1,000 EUR (one thousand euro), to be paid into their Citadele Piggybank account.

3.3. One prize is worth 1,000 EUR (one thousand euro).

3.4. The total prize fund is worth 15,000 EUR (fifteen thousand euro).

3.5. The prize fund is provided by Citadele.

4. Participating in the Prize Draw

4.1. Private individuals (**Participants**) can take part in the Prize Draw if they:

a) have reached the age of 18;

b) are a Citadele customer and for at least three (3) months before the beginning of the Prize Draw period have received no regular income of at least 500 EUR (five hundred euro) per month in a Citadele account under their name;

c) receive a regular income of at least 500 EUR (five hundred euro) in their Citadele account before the 15th January, 2027;

d) have opened a Piggybank savings account (**Piggybank**) through the Citadele app by the 15th January, 2027 (inclusive);

e) have registered for the Prize Draw by submitting a registration form on the Citadele website www.citadele.lv, , including their name, surname, personal code, phone number and email address;

f) comply with these terms and conditions.

4.2. For the purposes of these terms and conditions, regular income is at least one incoming payment in the Participant's Citadele account of 500 EUR (five hundred euro) or more in a single payment, including wages and other payments linked with employment or service, pensions, benefits, rental income, transfers from private individuals, transfers from the Participant's account in another credit institution, and other incoming payments, excluding income from gambling.

4.3. Employees of Citadele and its subsidiaries are ineligible for the Prize Draw. If it is discovered that such an individual has taken part in the Prize Draw, they are ineligible to receive any prize, they are barred from the Prize Draw, and the prize is given to the next reserve winner in accordance with these terms and conditions.

4.4. Citadele has the right to check the Participant's eligibility regarding the terms and conditions of the Prize Draw.

4.5. The Participant has the right to withdraw from the Prize Draw at any time, by informing Citadele by phone at +371 6701 0000, by email at info@citadele.lv, by submitting a message through the online bank, or in person at a Citadele branch.

4.6. Participants can only register once for the Prize Draw. Registration for the Prize Draw is free. Any fees applied to the use of a Citadele account, including the Piggybank, are in accordance with the Citadele price list. Winners may also incur costs linked with claiming or using the prize, such as for transport, communications, document processing, and other expenses. These costs are covered by the winner, and Citadele takes no responsibility for them.

5. The odds of winning, nominating winners

5.1. 15 (fifteen) winners will be drawn at random on the 28th January, 2027 at the Citadele office, Republikas laukums 2A, Riga, using a computerized selection method and the Microsoft Excel function RANDBETWEEN.

5.2. A participant's odds of winning depends on the number of Participants registered for the Prize Draw. Citadele predicts that 2,000 (two thousand) Participants will take part in the Prize Draw. Therefore, the predicted odds of winning are 1 (one) in 133 (one hundred and thirty three).

5.3. Each Participant may only win one prize.

5.4. Each prize may have one or more reserve winners. A reserve winner may claim the prize if it is discovered that the initial winner does not comply with the terms and conditions of the Prize Draw, they withdraw from the Prize Draw or otherwise lose their claim to the prize in accordance with these terms and conditions.

5.5. Reserve winners will be awarded prizes in the order they are drawn. If it is discovered that the reserve winner does not comply with the terms and conditions of participation, withdraws from the Prize Draw, or otherwise loses their claim to the prize in accordance with these terms and conditions, the prize may remain unclaimed, and an additional draw is not held.

6. Notifying the winners and paying out prizes

6.1. Information about the winners (name, surname, partially-obscured phone number) will be published on the Citadele website www.citadele.lv by the 28th January, 2027 at 23:59. Information may also be published through other channels of communication used by Citadele.

6.2. Prize Draw winners will also be informed in person via a notification through the online bank no later than the 28th January, 2027 at 23:59.

6.3. To receive the prize, the winner:

a) must contact Citadele by email at info@citadele.lv within 7 (seven) calendar days of the winners being announced and receiving a notification of their win via the online bank, and must apply to receive their prize;

b) must formally agree to receive the prize by submitting a specific application form to Citadele no later than the 11th February, 2027. The form can be signed with a secure electronic signature and sent by email to info@citadele.lv, or signed in person at the Citadele office at Republikas laukums 2A, Riga, after showing an identification document.

6.4. If the application form for receiving the prize is not signed as described in paragraph 6.3 of these terms and conditions, the prize may not be issued and the winner's claim to the prize may be withdrawn with no form of compensation due to the winner.

6.5. The prize is issued within 2 (two) weeks of Citadele receiving the application form for receiving the prize as detailed in these terms and conditions, by paying the prize into the winner's Citadele Piggybank account. The prize is not issued if the winner has not opened a Piggybank account with Citadele by the 15th January, 2027 (inclusive).

6.6. Once the prize has been issued, the winner has no right to submit a complaint to Citadele about the prize.

6.7. The prize will not be issued in cash, or in the form of any other services, products or goods.

6.8. Citadele uses its own resources to calculate, withhold, declare and pay all taxes legally applicable to the prize, insofar as this obligation applies to the prize issuer in accordance with the legislation of the Republic of Latvia.

6.9. If Citadele discovers or has good reason to believe that the Participant has cheated or otherwise acted dishonestly, or if the Participant has not complied with these terms and conditions or has submitted untrue, inaccurate or incomplete information, Citadele has the right to ban the Participant from the Prize Draw and to not announce them as the winner.

7. Personal data processing

7.1. The Participant is informed that Citadele will process the Participant's personal data as part of the Prize Draw in order to check whether the terms and conditions of the Prize Draw are being adhered to, manage payments, investigate complaints, and protect its legal interests, ensuring that the data subject's rights are implemented in accordance with the Privacy notice on personal data processing for the "Receive a regular income of at least 500 EUR in your Citadele account and win 1,000 EUR" Prize Draw.

8. Questions and complaints

8.1. To resolve conflicts or receive answers to questions regarding the Prize Draw, please call Citadele at +371 67010000, write a letter addressed to AS "Citadele banka", Republikas laukums 2A, Rīga with the note "Regarding the "Receive a regular income of at least 500 EUR in your Citadele account and win 1,000 EUR" Prize Draw", or email info@citadele.lv. We will answer questions as soon as we can. We will review complaints and provide an answer in writing within 15 business days.

8.2. Citadele carries no responsibility for the Participant's exclusion from the Prize Draw or for the non-issuance of a prize if the Participant or winner has not complied with these terms and conditions, nor for the loss of claim to the prize if Citadele is unable to contact the winner for circumstances beyond Citadele's control, if the winner has not opened a Piggybank account by the time the prize is to be issued or paid, or if issuing the prize is impossible due to legal limitations.

8.3. Citadele is not responsible for any losses incurred by the Participant or winner due to participation in the Prize Draw, or claiming or spending the prize.

9. Other terms and conditions

9.1. These terms and conditions are regulated in accordance with the laws of the Republic of Latvia.

9.2. The terms and conditions confirmed with the State Revenue Service's Non-financial Sector Supervision Department's Gambling and Lottery Supervision Inspection can be viewed on the Citadele website: www.citadele.lv.

9.3. If information about the Prize Draw published in advertising, promotional or marketing materials differs from these terms and conditions, then these terms and conditions are taken to be correct.