

Offer Terms and Conditions

Extended "Bring a friend" offer for new and existing clients of AS Citadele banka

1. To qualify for the offer, participants must comply with all the following terms:
 - a. An existing customer of AS Citadele banka (hereinafter - Bank) uses their unique "Bring a friend" code between April 5, 2023 and May 31, 2023 to advise friends to become customers of the Bank.
 - b. A new customer becomes a customer of the Bank between April 5, 2023 and May 31, 2023 using the unique "bring friends" code given by the friend.
 - c. The participant must be an adult private individual and resident of the Republic of Latvia. The offer does not apply to customers with a temporary residence permit or work visa.
 - d. The participant must become a user of one of the Bank's following payment cards during the offer period: X smart; X supreme; X prime.
2. Participants of the offer - both new and existing customers of the Bank - will receive a 12-month 100% discount on their X card. If an existing customer has multiple X cards, the 100% discount will apply to the cheapest card.
3. The discount will apply from the time the card is issued to the new customer through a 12-month period, but no longer than 1 June 2024.
4. If a participant brings several friends as part of the promotion, the extended (12-month) 100% discount on the card's monthly fee will be applied only once. For the other friends brought, the participant will receive a standard 6-month 100% discount, but no more than 24 months in total (including 12 month discount period).
5. When participating in this offer in accordance with these Terms and Conditions, the participant confirms that they have read and agreed to all the Terms and Conditions and acknowledges them as binding for all issues linked with this offer.
6. The legislation of the Republic of Latvia applies to these Terms and Conditions, and they apply for the entire duration of the offer. Bank has the right to amend these Terms and Conditions if, due to amendments to legislation, these Terms and Conditions or a part thereof become invalid. Bank informs regarding these changes available on its website, citadele.lv.
7. Any complaints regarding the organization and/or implementation of the offer can be expressed in writing, addressed to AS "Citadele banka", Republikas laukums 2A, Riga, LV-1010, or by email to info@citadele.lv.