

Bring a Friend Offer Terms and Conditions

About the Bring a Friend offer

Citadele Bank (hereafter: Bank) offers its current customers (hereafter: Customers) the opportunity to earn a discount on their monthly C card fee by signing up a new customer to the Bank. The discount is awarded to both the existing Customer and the new customer.

Who does the Bring a Friend offer apply to?

1. The Bring a Friend offer applies to Customers who have:
 - a) a C prime, C supreme or C smart card, and
 - b) access to a Bring a Friend offer code (hereafter: Offer Code).
2. The Bank defines a new customer as a private individual who has not been a Bank customer for the past 6 (six) months (hereafter: Friend).
3. The Bring a Friend offer does not apply to Customers with a temporary residence permit, work visa, or foreign students.

What benefits does the Bring a Friend offer provide?

1. The Customer will receive a 100% discount on their monthly C card fee for 6 (six) months per referred Friend who becomes a Bank Customer and applies for a C card with the Customer's Offer Code.
2. The invited Friend, on becoming a Bank Customer, will also receive a 10% discount on their monthly C card fee for the first 6 (six) months when they apply for a C card using an Offer Code.

How does it work?

1. The Customer sends an Offer Code to their Friends and invites their Friends to open an account at the Bank and apply for one of our C cards.
2. The Offer Code can be sent to an unlimited number of friends.
3. The Customer can find their Offer Code: 1) in the full version of the Online Bank, under Basic Information > Invite a friend; 2) in the mobile app, click on the profile icon in the upper right corner > Invite a friend.
4. The Offer Code may be different every time a Customer logs into the online bank or app. All Offer Codes issued to the Customer are valid.

How are the discounts applied to C cards?

1. If an existing C card is exchanged for a new one while maintaining the same account, the discount will also apply to the new card; the existing discount will continue. This applies only to the C smart, C supreme and C prime cards.
2. If a Customer has several C cards, the discount will be applied to the card with the lowest monthly fee. If a Customer has two identical cards, for example, two C smart cards, the discount will be applied to the card which was registered in the Bank's system first.
3. The discount does not apply to additional cards.
4. If a card to which the Bring a Friend offer is applied is already subject to a different discount on its monthly fee, such as the C prime offer of 12 months free, or the C prime test discount of 100% on the first 3 months of a new card, the discounts cannot be stacked, but instead begin running in parallel. This means that both discounts apply at once.
5. If a card has earned an Active User Discount and the Customer gains a Bring a Friend discount, then priority is given to the larger discount. Once the larger discount expires, the other discounts accrued

from using the card continue to apply.

Example: The Customer has a C prime card which has accrued an Active User Discount of 50%. The Customer participated in the Bring a Friend offer, and now the card is also subject to the Bring a Friend discount. Therefore, for the next 6 months, the card will have a 100% discount on its monthly fee, as this is the larger discount.

What else should I bear in mind?

1. The Bank retains the right to change the Terms and Conditions or cancel the Bring a Friend offer without warning.
2. To resolve disputes or receive answers to any questions about the Bring a Friend offer, please call the Bank on +371 67010000, write to AS "Citadele banka", Republikas laukums 2A, Rīga with the reference "About the Bring a Friend campaign," or email info@citadele.lv. We will answer as soon as possible. We will process disputes and give an answer in writing in no later than 30 days.
3. By using the Bring a Friend offer, the Customer agrees to adhere to these Terms and Conditions. The Bank has the right to check whether the Customer has the right to use the offer, and to act accordingly if any violation is found.
4. The Bank protects the privacy and rights of the Customer and Friend in accordance with the Privacy Protection terms available at www.citadele.lv.
5. Republic of Latvia legislation applies to these Terms and Conditions.