

Terms and Conditions of the Prize Draw "Transfer Your Salary to Citadele bank and Win 1 000 EUR" (hereinafter referred to as the "Prize Draw") (hereinafter referred to as the "Terms and Conditions")

1. Prize Draw Organizer

1.1. The Prize Draw is organized by AS „Citadele banka“ Lietuvos filialas, branch code 304940934, registered address: Konstitucijos Ave. 18B, Vilnius, LT-09308, Lithuania, e-mail: info@citadele.lt (hereinafter referred to as the Bank or Citadele bank).

2. Prize Draw Period

2.1. The Prize Draw runs from 14 September 2026 until 31 October 2026 (inclusive).

3. Eligible Participants

3.1. The Prize Draw is open to individuals aged 18 years or older who meet all of the following conditions (hereinafter referred to as the Participants):

3.1.1. are either new Bank customers or existing Bank customers who, prior to the start of the Prize Draw, had not received the salary (as defined in Section 4 of these Terms and Conditions) into an account opened with the Bank, or whose last salary payment to an account opened with the Bank was received more than three (3) months before the start of the Prize Draw period;

3.1.2. receive at least one salary payment into an account opened with the Bank during the Prize Draw period;

3.1.3. have applied for and maintained an active [Piggybank service](#) by the end of the Prize Draw period.

3.2. Employees of the Bank and other companies within the Citadele Group are not eligible to participate in the Prize Draw.

3.3. Individuals meeting all the above conditions will automatically participate in the Prize Draw. No additional registration is required.

4. Definition of Salary

4.1. For the purposes of these Terms and Conditions, salary means funds regularly received by a Bank customer into their Bank account from a third party (legal entity), including:

4.1.1. salary and other payments related to employment or service relationships;

4.1.2. payments received from state, municipal, social insurance and/or social assistance institutions, including pensions, benefits, allowances and other social support payments.

4.2. For the purposes of these Terms and Conditions, salary does not include rental income, transfers received from private individuals, transfers between accounts belonging to the same person, or any other income not referred to in Section 4.1. above.

5. Winners and Prize

5.1. Upon completion of the Prize Draw period, five (5) winners (hereinafter referred to as the Winners) will be selected at random.

5.2. Each Winner will receive a prize of 1 000 EUR (one thousand euros).

5.3. The Winners will be selected no later than 15 November 2026 and informed individually via a message in an internet bank.

5.4. The prize will be transferred to the Winner's Piggybank account no later than 30 November 2026.

5.5. Each Participant may win only once and receive only one prize.

5.6. The Bank shall calculate, declare and pay all taxes applicable to the prize in accordance with the requirements of the laws of the Republic of Lithuania. The full prize amount of 1 000 EUR will be transferred to the Winner's Piggybank account.

5.7. The prize cannot be exchanged for other goods, discounts, or any other benefit not specified in these Terms and Conditions.

6. Personal Data and Data Protection

6.1. Participants are informed that Citadele bank processes Participants' personal data within the scope of the Prize Draw to verify compliance with the Terms and Conditions, administer taxes, handle complaints and protect legitimate interests, ensuring that the rights of data subjects are implemented in accordance with the Privacy Notice on the Processing of Personal Data in the Prize Draw [Transfer Your Salary to Citadele bank and Win 1000 EUR](#).

7. Other Conditions

7.1. The Bank reserves the right to amend these Terms and Conditions, suspend or terminate the Prize Draw at any time. The updated version of the Terms and Conditions will be published on the Bank's website.

7.2. The Bank has the right to verify whether a Participant meets the eligibility criteria specified in these Terms and Conditions and to assess whether a specific payment qualifies as salary under Section 4.

7.3. A Participant has the right to withdraw from the Prize Draw at any time by notifying the Bank by phone at +370 5 221 9091, by e-mail at info@citadele.lt, by message via internet bank or by visiting a Bank branch.

7.4. If the Bank determines or has reasonable grounds to suspect that a Participant has engaged in fraud or acted unfairly, the Bank reserves the right to exclude such Participant from the Prize Draw and not recognize them as a Winner.

7.5. The Bank shall not be liable for any direct or indirect losses or damages incurred by a Participant in connection with the Prize Draw, amendments to the Terms and Conditions, suspension or termination of the Prize Draw. For questions regarding the Prize Draw or dispute resolution, please contact the Bank by phone at +370 5 221 9091, by post at AS „Citadele banka“ Lietuvos filialas, Konstitucijos Ave. 18B, Vilnius, Lithuania, or by e-mail at info@citadele.lt. We will respond as soon as possible. Complaints will be reviewed and a

written response provided no later than 30 (thirty) calendar days from the date the complaint is received.

7.6. These Terms and Conditions shall be governed by the laws of the Republic of Lithuania.