

## Offer Terms and Conditions

### Cashback Offer for Purchasing CASCO Insurance

#### Organizer and Offer Period

The special offer is provided by AS "Citadele banka" Lithuanian branch, company code 304940934, registered address: Konstitucijos pr. 18B, Vilnius, 09308, email: [info@citadele.lt](mailto:info@citadele.lt), phone: +370 5 221 9091 (hereinafter – **Citadele**). The offer is valid **from May 12, 2026 to June 12, 2026** (inclusive).

#### Who is this special offer for?

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

#### What is cashback?

Cashback is a one-time monetary payment that We pay to You if, during the offer period, You purchase motor vehicle CASCO insurance or CASCO insurance together with compulsory MTPL insurance through the Citadele insurance portal, in accordance with these terms and conditions.

Upon fulfilling the offer conditions, You will receive a cashback payment of EUR 30 (thirty euros).

#### How and when is the cashback paid?

If You enter into a CASCO insurance agreement during the offer period and pay the first or full insurance premium, We will transfer a cashback payment of EUR 30 to Your account held at the AS "Citadele banka" Lithuanian branch within 30 (thirty) calendar days from the date of purchase and payment of the insurance policy.

To receive the cashback payment, You must ensure that, until the cashback is paid: you have at least one active account at AS "Citadele banka" Lithuanian branch, which is not closed, transferred, restricted, or otherwise inactive. 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.

#### Who provides the insurance services?

AS "Citadele banka" Lithuanian branch | Branch code 304940934 | VAT code LT100012055611

Konstitucijos pr. 18B, LT-09308 Vilnius | +370 5 221 9091 | [info@citadele.lt](mailto:info@citadele.lt) | [www.citadele.lt](http://www.citadele.lt)

Data is collected and stored in the Register of Legal Entities

Legal entity: AS "Citadele banka" | Registration No. 40103303559 | Republikas laukums 2A, Riga, Latvia, LV-1010

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Motor vehicle CASCO and compulsory motor third-party liability (MTPL) insurance services are provided by AAS "BTA Baltic Insurance Company" Lithuanian branch.

AS "Citadele banka" Lithuanian branch acts 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.

## **Taxes**

The cashback payment is considered taxable income under the laws of the Republic of Lithuania.

We calculate and pay personal income tax (15%) on Your behalf, ensuring compliance with applicable Lithuanian laws and regulations.

## **Personal Data and Protection**

You are informed that We process personal data within the scope of this Offer in order to: verify compliance with the Offer conditions, administer taxes, handle claims, protect legitimate interests, while ensuring that data processing complies with the Personal Data Processing Principles of AS "Citadele banka" Lithuanian branch, which are 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.lt](http://www.citadele.lt).
3. You may withdraw from participation in the Offer by submitting a free-form request via internet banking.
4. We have the right to verify whether You meet the eligibility conditions. If We believe that You are engaging in fraud or acting unfairly, We reserve the right to take necessary 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 +370 5 221 9091, by post at AS "Citadele banka" Lithuanian branch, Konstitucijos pr. 18B, Vilnius, 09308, or by email at [info@citadele.lt](mailto:info@citadele.lt). We will respond as soon as possible. Complaints will be reviewed and a written response provided within no later than 30 (thirty) days.
7. These Offer terms are governed by the laws of the Republic of Lithuania.

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