Terms and Conditions of Citadele VISA Card Prize Draw "Win a family trip to Disneyland® Paris, courtesy of VISA"

1. ORGANIZER

This Prize Draw is organized by AS Citadele banka Lietuvos filialas, branch code 304940934, registered address: Konstitucijos Ave. 18B, Vilnius, LT-09308, e-mail: info@citadele.lt (Citadele) and conducted in the Republic of Lithuania.

2. PRIZE DRAW DATES

2.1. The Prize Draw and the registration period start on 2 November 2026 and end on 13 December 2026.

2.2. The draw will take place on 17 December 2026 at 11:00 at Citadele's office, Konstitucijos Ave. 18B, Vilnius.

3. WHAT IS THE PRIZE DRAW PRIZE?

3.1. The Prize Draw prize is a Disneyland® Paris trip package for four (4) persons, including:

a) round-trip flights for four (4) persons from Lithuania to Paris;
b) airport transfers between Paris airport and Disneyland® Paris;
c) two (2) days admission to both Disneyland® Paris Parks for four (4) persons;
d) one (1) night's accommodation at a Disneyland® Paris hotel in one room with two double beds;
e) Disneyland® Paris PhotoPass; and
f) Disneyland® Paris Gift Card worth EUR 400.

3.2. The total value of the prize is EUR 6000.

3.3. The prize is provided by Visa Europe Limited (VISA).

4. WHO CAN PARTICIPATE?

4.1. The Prize Draw is open to private clients of Citadele who:

a) are of legal age;
b) hold an active eligible Citadele VISA payment card listed below (Card):
   - C lite;
   - C smart;
   - C supreme;
   - C prime;
   - C airBaltic;
   - C Infinite;
c) register for participation in the Prize Draw through the registration form available on Citadele's website at www.citadele.lt;
d) comply with these Terms and Conditions.

4.2. Employees of Citadele and its group companies are not eligible to participate in the Prize Draw.

4.3. After registering for the Prize Draw, the participant must make a purchase at a merchant's point-of-sale terminal or online using the physical or digital version of the Card. Only purchases

made after the moment of registration and before the end of the Prize Draw period count. Each purchase, regardless of its amount, counts as one (1) virtual Prize Draw entry (Prize Draw Entry).

4.4. The following transactions do not count for the Prize Draw:

a) cash withdrawals;
b) money transfers;
c) transactions at gambling sites, including online casinos;
d) money or cash-equivalent transactions (such as currency exchange, quasi-cash, or virtual currency);
e) topping up accounts or sub-accounts at payment or other financial institution;
f) any transactions that are pending, cancelled, refunded or subject to a chargeback.

4.5. Citadele has the right to verify the eligibility of each participant and each transaction.

4.6. A client may register for participation in the Prize Draw only once, irrespective of the number of Cards held or used by the client. Participation in the Prize Draw is free of charge. Any fees related to the use of the Card will be charged in accordance with Citadele's price list.

5. WHAT ARE THE ODDS OF WINNING?

5.1. The draw will be conducted from all valid Prize Draw Entries. Only eligible purchases made during the Prize Draw period and booked to the participant's Card account by 15 December 2026 at 23:59 will be included in the draw. More eligible purchases made during the Prize Draw period mean more Prize Draw Entries and chances to win.

5.2. On the draw date, the winner and the reserve winners will be selected at random from all valid Prize Draw Entries using the Microsoft Excel RANDBETWEEN function.

5.3. During the draw, three (3) reserve winners will be selected in addition to the winner. If the same participant is selected again, another participant will be drawn. A reserve winner becomes entitled to the prize if the original winner is found to be ineligible, cannot be contacted, declines the prize, does not claim the prize in time, or otherwise loses the right to receive the prize under these Terms and Conditions.

5.4. Reserve winners will become entitled to the prize in the order in which they were drawn. If a reserve winner is found to be ineligible, cannot be contacted, declines the prize, does not claim the prize in time, or otherwise loses the right to receive the prize under these Terms and Conditions, the right passes to the next reserve winner. If no reserve winner receives the prize, the prize will remain unawarded and will not be redrawn.

6. WHEN AND HOW WILL THE WINNER BE DETERMINED AND ANNOUNCED?

6.1. Citadele will notify the winner by e-mail sent to the e-mail address provided during registration, and by phone, no later than three (3) business days after the draw. After the winner has been verified and has accepted the prize in accordance with Clause 6.3, Citadele may publish the winner's first name, the first letter of their surname and partially masked phone number on Citadele's website at www.citadele.lt or share them through other communication channels.

6.2. To ensure the administration and delivery of the prize, Citadele will provide the winner's name, surname and contact details to VISA. VISA, its partners and service providers may contact the winner regarding travel arrangements, registration and other details needed to provide the prize.

6.3. To receive the prize, the winner must:

a) no later than 8 January 2027 at 23:59, submit to Citadele an application for receipt of the prize in the form provided by Citadele together with the winning notification. The application

must be (i) signed with a qualified electronic signature and sent to info@citadele.lt; (ii) submitted through the Citadele internet bank; or (iii) signed in person at Citadele's office, upon presentation of a valid identity document. A reserve winner who becomes entitled to the prize under Clause 5.4 will be notified in the manner set out in Clause 6.1 and must submit the application within seven (7) calendar days of the notification;

b) after Citadele has forwarded the winner's data to VISA, complete the registration form provided by VISA within thirty (30) days of receiving it, indicate three (3) preferred travel date options falling within six (6) months of receiving the registration form, and provide any other information required to organise the trip. All travel dates are subject to availability. Once travel arrangements have been booked, the travel dates cannot be exchanged or changed.

6.4. VISA or its partners, in cooperation with Disneyland® Paris, will check travel availability and inform the winner of the booking confirmation or any required changes within ten (10) days of receiving the completed registration form.

6.5. The winner, including accompanying guests, must comply with the instructions and requirements of Citadele, VISA and their partners regarding the arrangement, receipt and use of the prize, and must provide the required information and documents within the specified deadlines.

6.6. Upon fulfilment of the requirements set out in Clauses 6.3-6.5 of these Terms and Conditions, the prize shall be awarded in accordance with the procedures established by VISA or its partners.

6.7. The winner must cover all costs related to claiming and using the prize that are not included in the prize package. These may include passports, visas, travel insurance, transportation, hotel incidentals, personal expenses, etc.

6.8. If the winner does not comply with these requirements, they lose their right to the prize without any compensation.

7. HAVE QUESTIONS OR COMPLAINTS?

7.1. Please contact Citadele:

a) by phone at +370 5 221 9091;
b) in writing to AS Citadele banka Lietuvos filialas, Konstitucijos ave. 18B, LT-09308 Vilnius, Republic of Lithuania; or
c) by email to info@citadele.lt.

7.2. Citadele responds to questions as soon as possible. Citadele reviews the complaints and provides a written response within 15 business days of receipt.

8. ADDITIONAL VISA AND DISNEYLAND® PARIS CONDITIONS

8.1. Disneyland® Paris and VISA are not responsible for the administration of the Prize Draw. Disneyland® Paris is not liable for anything arising out of this Prize Draw including the fulfilment of any prizes.

8.2. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, which may include passing necessary sanctions screening and entering into a separate waiver. By accepting the prize the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any entry, attendance and applicable public health requirements.

8.3. The prize is not negotiable and the winners must not re-sell or transfer the prize in any way, unless otherwise approved.

8.4. In the event of the prize being unavailable Citadele reserves the right to substitute it for one of equal or greater value. Any substitution will be within the entire discretion of Citadele. In the event the winner does not accept the substitution they will forfeit their right to the prize.

8.5. So far as is permitted by law, Disneyland® Paris and Visa and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation, closure or material change to the Disneyland® Paris; and (ii) any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/or any elements of it.

8.6. By participating in this Prize Draw, the participant understands and agrees that he/she is not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the Disneyland® Paris or any Disneyland® Paris property and shall not conduct any related marketing or advertising campaigns, promotions or other activities.

8.7. Winners must: (i) complete the registration form provided by Visa within 30 days of receipt; (ii) provide 3 sets of travel dates within 6 months of receiving the registration form (subject to availability), which once booked cannot be exchanged or changed, and any failure to do so shall result in a forfeiture of any such prize.

8.8. Personal information supplied during the course of this Prize Draw may be passed on to third parties such as Visa, its associated companies and service providers insofar as required for fulfilment, delivery and arrangement of the prize and shall when provided to Visa shall be processed in accordance with Visa's privacy policy: https://www.visa.co.uk/legal/privacy-policy.html.

9. RESPONSIBILITY

9.1. The client must provide correct, valid and complete information, including contact details, and promptly notify Citadele of any changes.

9.2. If Citadele identifies any non-compliance with these Terms and Conditions, it shall have the right to reject the relevant registration, exclude the participant from the Prize Draw, or revoke the participant's right to receive a prize without any compensation.

9.3. Citadele is not responsible if a participant's participation in the Prize Draw is terminated or a prize is not awarded because the participant failed to comply with these Terms and Conditions, provided false or incomplete information, or could not be contacted for reasons beyond Citadele's control.

9.4. Citadele is not liable for losses, damages, costs or expenses arising from circumstances beyond its reasonable control, including from the actions, omissions, unavailability, interruptions or changes of airlines, hotels, travel service providers, Disneyland® Paris, VISA or other third-party service providers involved in providing the prize, or from a winner's failure to meet the requirements for receiving or using the prize, except where such losses result from Citadele's wilful misconduct or gross negligence.

9.5. Citadele ensures the protection of participants' privacy and rights in accordance with the Privacy Disclaimer on the processing of personal data within the framework of Citadele VISA Card Prize Draw "Win a family trip to Disneyland® Paris, courtesy of VISA".

10. WHAT ELSE SHOULD BE CONSIDERED?

10.1. Citadele has the right to amend, suspend or terminate the Prize Draw at any time by publishing information on Citadele's website at www.citadele.lt or notifying participants.

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

10.3. If any tax obligations apply to the prize, Citadele will fulfil them in accordance with the laws of the Republic of Lithuania.

10.4. These Terms and Conditions are governed by the laws of the Republic of Lithuania.

10.5. If information in advertising, promotional or marketing materials about the Prize Draw differs from these Terms and Conditions, these Terms and Conditions prevail.