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

1. **Campaign organiser**

   1.1 The campaign is organised by AS Citadele banka Lietuvos filialas, branch code 304940934, registered address: Konstitucijos pr. 18B, Vilnius, 09308, email: info@citadele.lt (hereinafter referred to as the Bank or Citadele bank).

2. **Campaign period**

   2.1 The campaign runs from 01 11 2026 to 31 12 2026, inclusive.

3. **Campaign participants**

   3.1 The campaign is open to individuals aged 18 and over who meet all of the following conditions (hereinafter referred to as Participants):

   3.2 are new Bank customers or existing Bank customers who, before the start of the campaign period, had not received regular income (as defined in Section 4 of these Terms and Conditions) into an account held with the Bank, or whose last income payment into an account held with the Bank was received more than 3 (three) months before the start of the campaign period;

   3.3 receive at least one income payment of 500 EUR (five hundred euros) or more into an account held with the Bank during the campaign period;

   3.4 have signed up for and have an active Piggybank service by the end of the campaign period.

   3.5 Employees of the Bank and other Citadele Group companies are not eligible to participate in the campaign.

   3.6 Anyone who meets all the conditions listed above will automatically participate in the campaign. No additional registration is required.

4. **Definition of income**

   4.1 For the purposes of these Terms and Conditions, income means funds regularly received by a Bank customer from a third party into their Bank account, including:

   4.2 salary and other payments related to employment or service relationships;

   4.3 payments received from state, municipal, social insurance and/or social assistance institutions, including pensions, benefits and other social payments;

   4.4 other regularly received income.

   4.5 Salary or other regular income payments qualify for the campaign only if the amount of an individual payment is at least 500 EUR (five hundred euros).

5. **Campaign winners and prizes**

   5.1 After the campaign period ends, 5 (five) 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 01 2027 and will be notified individually via a message in the internet bank.

   5.4 The prize will be transferred to the Winner’s Piggybank account no later than 30 01 2027.

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

5.6 The Bank will calculate, declare and pay, at its own expense, all taxes applicable to the prize in accordance with the laws of the Republic of Lithuania. The full prize amount of 1 000 EUR (one thousand euros) will be transferred to the Winner's Piggybank account.

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

**6. Personal data and data protection**

6.1 Participants are informed that Citadele bank processes their personal data in connection with the campaign in order to verify compliance with the campaign Terms and Conditions, administer taxes, handle claims and protect legitimate interests.

6.2 The rights of data subjects are ensured in accordance with the Privacy Notice on the processing of personal data in connection with the campaign "Transfer your income to Citadele bank and win 1 000 EUR".

**7. Other terms and conditions**

7.1 The Bank reserves the right to amend these Terms and Conditions or suspend or terminate the campaign 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 requirements set out in these Terms and Conditions and to assess whether a specific payment meets the definition of income set out in Section 4.

7.3 Participants may withdraw from the campaign at any time by notifying the Bank by phone at +370 5 221 9091, by email at info@citadele.lt, via a message in the 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 dishonestly, the Bank reserves the right to exclude the Participant from the campaign and not recognise them as a Winner. The Bank is not liable for any direct or indirect loss or damage incurred by a Participant in connection with the campaign, amendments to these Terms and Conditions, or the suspension or termination of the campaign.

7.5 For questions or disputes related to the campaign, please contact the Bank by phone at +370 5 221 9091, by post at AS Citadele banka Lietuvos filialas, Konstitucijos pr. 18B, Vilnius, or by email at info@citadele.lt. We will respond to enquiries as quickly as possible. Claims will be reviewed and a written response provided within 30 (thirty) calendar days from the date the claim is received.

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