

## Campaign “Renew your consent and win!” rules

### Organizer

1. The Draw (as defined below) is organized by Luminor Bank AS, acting in the Republic of Latvia through Luminor Bank AS Latvian Branch, address: Skanstes street 12, Riga, LV-1013, Latvia (hereinafter – Luminor Bank).
2. With these Terms and Conditions (hereinafter – the Terms), Luminor Bank sets out the procedure and the rules for organizing the Draw. All registered participants must follow these Terms.

### Duration

3. The campaign “Renew your consent and win!” will take place from 23<sup>rd</sup> of September 2024 until 15<sup>th</sup> of December 2024 (inclusive) – this is the period when the participants may register and fulfil the conditions of the Draw specified herein to be eligible to win the Prize (as defined below).

Total of 12 draws will take place on the following dates:

- 2<sup>nd</sup> of October 2024, 9<sup>th</sup> of October 2024, 16<sup>th</sup> of October 2024, 23<sup>rd</sup> of October 2024, 30<sup>th</sup> of October 2024.
- 6<sup>th</sup> of November 2024, 13<sup>th</sup> of November 2024, 20<sup>th</sup> of November 2024, 27<sup>th</sup> of November 2024.
- 4<sup>th</sup> of December 2024, 11<sup>th</sup> of December 2024, 18<sup>th</sup> of December 2024.

### Participants

4. The Draws are open for all eligible participants who, on the date of the registration, are residents of Republic of Latvia and over 18 years old.
5. Employees of Luminor Group are not eligible to participate in the Draws.
6. To be eligible to participate in the Draws, the participant must register by renewing their consent in one of the following ways:
  - By filling out the form on [Marketing consents | Luminor](#).
  - By logging on their internet bank and renewing their consents in the settings page (see instructions at the bottom).
  - By renewing their consents while on-call with a Luminor customer representative.

Everyone who has renewed their consents within the campaign period, will participate in every Draw, unless they have already won.

7. Only one registration is needed to be eligible to win in one of the draws. For instance, the participant who renewed their consent in October, is automatically eligible for the Draws in November as well.

### The prize

8. The winner of each Draw will receive a 500 EUR AKROPOLE gift card, that can be used either in “AKROPOLE Rīga” or “AKROPOLE Alfa” shopping centers.

9. Names of the winners will be published on [Marketing consents | Luminor](#) and Luminor will reach out to every winner within 2 business days by calling them. If Luminor fails to reach the winner within 10 business days after the Draw and agree on which prize the winner chooses, the prize will remain in Luminor possession.

10. The prize will be sent to the winner within 30 days of the Draw. If the winner wants to receive the prize in Luminor office, it can be arranged upon request.

### **Miscellaneous**

11. Luminor Bank has the right to and will announce the eligible winners on Luminor web page, campaign page as well as on social media. The winner of each Draw will be announced no later than by the 3rd working day of the following week. The Prize winners will be notified in person by calling or sending an email or message to the email address or telephone number provided to Luminor Bank.

12. Any additional costs related to the receipt of the Prize, which are not specified in these Terms, such as transport costs or telephone calls, are not covered.

13. The rights and obligations of Luminor Bank and the participants and/or eligible winners are specified only in these Terms of the Draw or the law. The information provided in any promotional materials with respect to the Draws is for informational purposes only.

14. Luminor Bank is not responsible for the consequences that occurred due to participant's failure to follow and comply with these Terms.

15. Luminor Bank shall not be liable for the exclusion of the participant from the Draw and for not awarding the Prize in cases where the information provided by the participant is incorrect or inaccurate or for any other reason beyond the control of Luminor Bank.

16. The personal data of the participants shall be processed by Luminor Bank in accordance with Luminor Group Data retention and privacy policies which are available at: [Data retention policy | Luminor](#) and [Luminor Group Privacy policy | Luminor](#).

17. The participant has the right to withdraw from the Draw at any time or to refuse to accept the Prize, by submitting a written request to Luminor Bank.

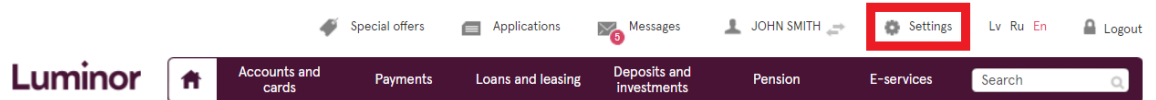
18. In case of any unforeseen circumstances Luminor Bank reserves the right to cancel the campaign, the Draw(s) or amend these Terms by notifying eligible participants in advance and/or by announcing the news via campaign page.

19. All claims regarding the Draws shall be sent to Luminor Bank by post: Skanstes street 12, Riga, LV-1013, Latvia, or e-mail: info@luminor.lv. Luminor Bank shall review the claim and responds to it within 15 (fifteen) working days from the receipt of the claim.

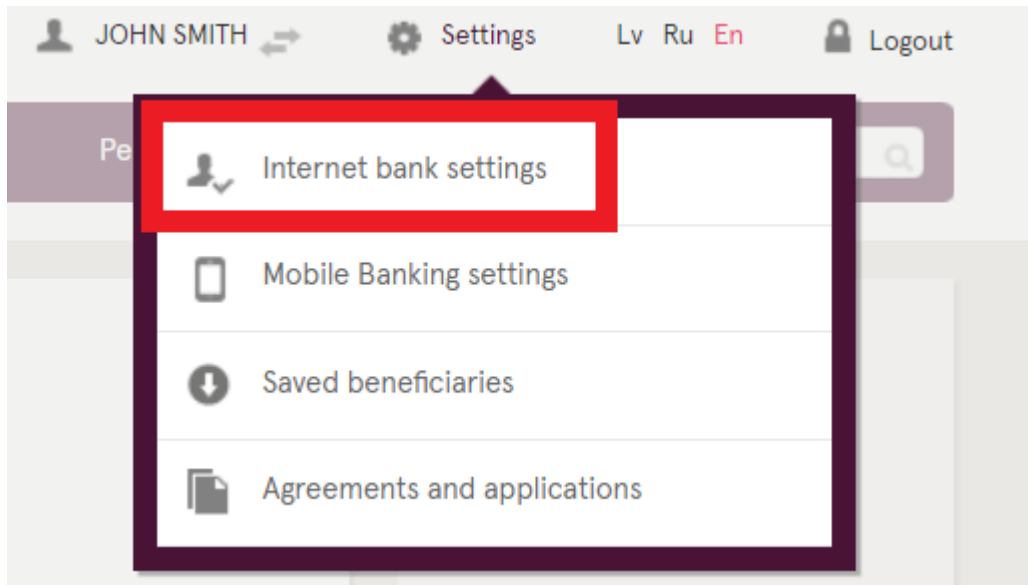
20. Additional information about the Draws is also available at info@luminor.lv or +371 67 17 1880

## How to update your consent on internet bank?

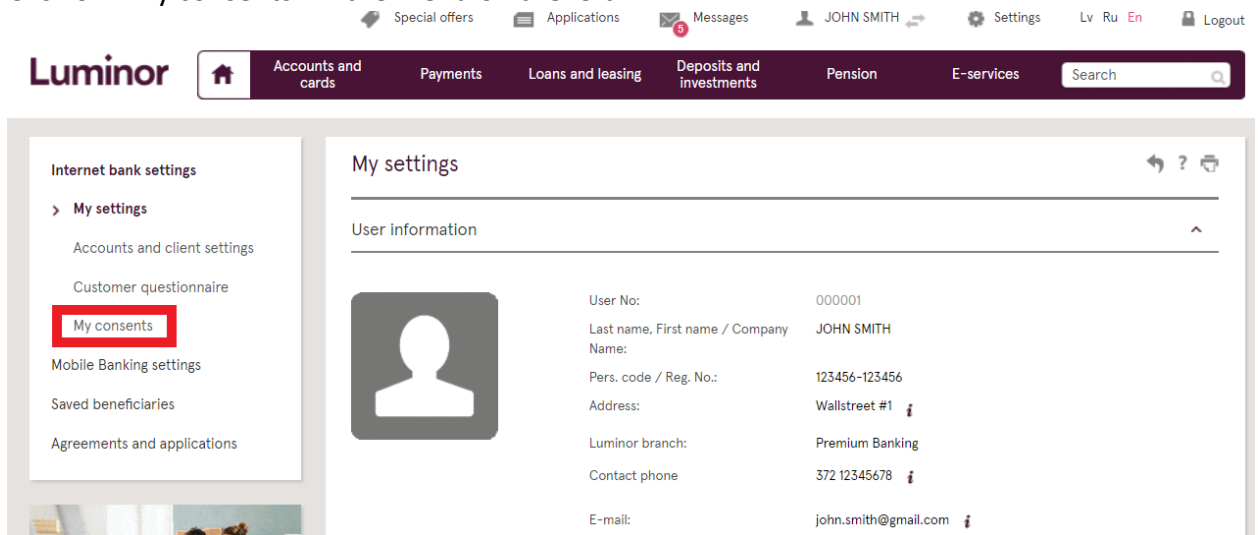
1. Log into internet bank and click on the “Settings” button:



2. In the drop-down menu, click on “Internet bank settings”:



3. Click on “My consents” in the menu on the left:



4. Choose the consents you'd like to give and click on “Save” to save your selection.