

Terms and conditions of Coop Pank Apple Pay customer prize draw (hereafter referred to as the Offer)

1. General information

- 1.1. **Offer organised by:** Coop Pank AS, registry code 10237832, address Maakri 30, 15014 Tallinn (hereafter also referred to as Coop Pank)
- 1.2. **Offer valid from:** 18 July-31 August 2023 (inclusive)
- 1.3. **Offer open to:** All Coop Pank private customers who make at least one (1) card transaction with a Coop Pank card using their Apple Pay digital wallet during the Offer period and who have a current account in Coop Pank at the time of the prize draw
- 1.4. **Offer not open to:** Employees and managers of Coop Pank, Coop Finants AS, Coop Liising AS and Coop Kindlustusmaakler AS

2. Terms and conditions of Offer

- 2.1. **Three (3) winners** will be randomly selected from all entries on **5 September 2023**, who will each receive one **Apple Watch 8** from Coop Pank (hereafter referred to as the Prize).
- 2.2. The winners will be personally informed about winning the Prize, by phone or e-mail, within three (3) business days of the prize draw.
- 2.3. The winners can collect the Prize from the Coop Pank branch of their choice.
- 2.4. The Prize will not be paid out in cash.
- 2.5. The total prize fund of the draw is €1500.
- 2.6. The national taxes related to the Prize will be paid by Coop Pank as required by law.

3. Other terms and conditions

- 3.1. By taking part in the Offer, participants agree to follow the terms and conditions of the Offer and acknowledge that the decisions of the organiser of the Offer are final and binding on all participants.
- 3.2. The organiser of the Offer reserves the right to amend the rules of the Offer without notice.
- 3.3. If a participant ignores the terms and conditions of the Offer or submits incorrect or inaccurate contact details, and in the event of other failures not caused by the fault of the organiser of the Offer (failure to contact the winner using the contact details provided by them), the organiser of the Offer cannot be held liable for the exclusion of the participant from the prize draw or from the delivery of the Prize.
- 3.4. Any and all complaints about the Offer must be submitted by 31 October 2024 by e-mailing klienditugi@cooppank.ee or sending them in writing to Coop Pank AS, Maakri 30, 15014 Tallinn, marked 'Kliendiloos' ('Prize draw').
- 3.5. Any disputes concerning the Offer will be resolved on the basis of Estonian legislation.
- 3.6. The organiser of the Offer advises you to review the terms and conditions of the Offer, the terms and conditions of use of the Apple Pay digital wallets and the terms and conditions of Coop Pank debit and credit card contracts and, if necessary, to consult an expert.