

## **Terms & Conditions of customer prize draw of Coop Pank debit and credit cards (hereinafter referred to as the Offer)**

### **1. General information**

- 1.1. **Organiser of the Offer:** Coop Pank AS, registry code 10237832, address Maakri 30, 15014 Tallinn (hereinafter also referred to as Coop Pank).
- 1.2. **Period of the Offer:** 1 January 2022 to 31 January 2022 (inclusive).
- 1.3. **Participants in the Offer:** Participants in the Offer include all Coop Pank private customers, who have made at least five (5) card transactions with their Coop Pank debit or credit card since the beginning of the Offer period and who have a current account in Coop Pank at the time of the prize draw.
- 1.4. **The Offer is not available to:** employees and managers of Coop Pank, Coop Finants AS, Coop Liising AS and Coop Kindlustusmaakler AS.

### **2. Terms & Conditions of the Offer**

- 2.1. A total of **15 winners** will be drawn from among the participants in the Offer, to whom Coop Pank shall pay **100 euros** (hereinafter referred to as the Prize) on the following terms and conditions:
  - (i) prize draws will take place **once a week on Fridays (14.01, 21.01 and 28.01) from 10 January 2022 to 28 January 2022** (inclusive) and with 5 winners being drawn each time;
  - (ii) the card transactions of a participant in the Offer shall include card transactions that have been made via POS terminals, cash transactions made using ATMs, Coop Sula card transactions (incl. withdrawals and deposits) and online card transactions, which have been made in the period between the beginning of the Offer period and the day before the prize draw (inclusive).
- 2.2. One **(1) winner** will be randomly selected from all entries, who will receive **5000 euros** from Coop Pank (hereinafter referred to as the Main Prize) on the following terms and conditions:
  - (i) the Main Prize will be drawn on **4 February 2022**;
  - (ii) the card transactions of a participant in the Offer shall include card transactions that have been made via POS terminals, cash transactions made using ATMs, Coop Sula card transactions (incl. withdrawals and deposits) and online card transactions, which have been made from the beginning of the Offer period to 31 January 2022 (inclusive).
- 2.3. The card transactions made with an extra card of a Coop Pank debit or credit card are also regarded as the card transactions of the holder of the primary card.
- 2.4. If a participant in the Offer has several bank cards in their name (incl. Coop Pank debit and credit cards), their card transactions will be aggregated, i.e. the participant in the offer shall participate in the drawing of each prize and the Main Prize as one participant.
- 2.5. The winners will be informed about their winning the Prize or the Main Prize personally by phone or e-mail within three (3) business days of the prize draw.
- 2.6. Coop Pank shall transfer the prizes and the Main Prize to the current account linked to the winner's debit or credit card within five (5) business days of the prize draw.
- 2.7. The Prize will not be paid out in cash.
- 2.8. The total prize fund of the draw is €6500.
- 2.9. The national taxes related to the Prize will be paid by Coop Pank as required by law.

### **3. Other Terms & Conditions**

- 3.1. Participants agree to follow the Terms & Conditions of the Offer by taking part in the Offer and acknowledge that the decisions of the organiser of the Offer are final and mandatory for all participants.
- 3.2. The organiser of the Offer reserves the right to change the rules of the Offer without notice.
- 3.3. If a participant ignores the Terms & Conditions of the Offer or submits incorrect or inaccurate contact details as well as in the case of other failures not caused by fault of the organiser (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 the delivery of the Prize.
- 3.4. All complaints about the Offer must be submitted by 15 February 2022 by email to [klienditugi@cooppank.ee](mailto:klienditugi@cooppank.ee) or sent in writing to Coop Pank AS, Maakri 30, 15014 Tallinn, marked "Kliendiloos".
- 3.5. Any disputes concerning the Offer will be resolved on the basis of the legislation of Estonia.
- 3.6. The organiser of the Offer advises you to read the Terms & Conditions of the Offer and the Contracts for Coop Pank debit and credit cards and consult an expert, if necessary.