

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

1. General information

- 1.1. **Organiser of Offer:** Coop Pank AS, registry code 10237832, address Maakri 30, 15014 Tallinn (hereafter also referred to as Coop Pank)
- 1.2. **Period of Offer:** Monthly from 1 January-31 December 2025 (inclusive)
- 1.3. **Participants in Offer:** The participants in the Offer include all Coop Pank private customers who perform at least five (5) transactions per month with their Coop Pank debit or credit card from the start of 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 Liising AS and Coop Kindlustusmaakler AS

2. Terms and conditions of Offer

- 2.1. **One (1) winner per month** will be randomly selected among all participants, who will receive **the amount of the transactions they performed with their current account in the month preceding the prize draw (max. 2000 euros)** from Coop Pank (hereafter referred to as the Prize) on the following conditions:
 - 2.1.1. The prize draws will take place **once a month**.
 - 2.1.2. The amount of the Prize will comprise the total value of the transactions performed with the current account from the first to the last day of the month preceding the prize draw (inclusive), with consideration for these terms and conditions.
 - 2.1.3. The amount of the Prize will not take into account transfers from the current account to another current account in Coop Pank or another bank held in the name of the current account holder.
 - 2.1.4. The amount of the Prize will not take into account transactions made using credit available on the credit card of the current account holder.
 - 2.1.5. In the event that a number of current accounts have been opened in the name of a participant in the Offer, then the transactions performed across all accounts will be aggregated, taking into account the maximum amount of the Prize as indicated in point 2.1, i.e. in the event of holding a number of current accounts, the limit indicated in point 2.1 will apply to all of the current accounts combined.
- 2.2. Coop Pank will double the amount of the prize paid to the winner of the prize if the winner's salary or other regular income accepted by Coop Pank was paid to the person's account in Coop Pank in the month before the prize draw.
- 2.3. In order to take part in the prize draw, the card transactions performed by the participant in the Offer will be taken into account as follows:
 - 2.3.1. The transactions shall include card transactions made via POS terminals, cash transactions made using ATMs, Coop Sula card transactions (incl. withdrawals and deposits) and online card transactions made from the first to the last day of the month preceding the prize draw (inclusive).
 - 2.3.2. Card transactions made with an extra debit or credit card are also regarded as the card transactions of the holder of the primary card.
 - 2.3.3. If a participant in the Offer has several bank cards in their name (incl. debit and credit cards), their card transactions will be aggregated, i.e. the participant in the Offer shall participate in the drawing of the Prize as one participant.

- 2.4. The winners will be informed about their winning the Prize personally by phone or e-mail within three (3) business days of the prize draw.
- 2.5. Coop Pank shall transfer the Prize to the winner's current account within five (5) business days of the prize draw.
- 2.6. The Prize will not be paid out in cash.
- 2.7. The prize pot will be up to 4000 euros per month.
- 2.8. 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 (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 15 February 2026 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 and of Coop Pank debit and credit card contracts and to consult an expert, if necessary.