

# Terms and conditions of the LHV Partner Credit Card and Partner Bank Card bonus points draw

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1. The prize draw is organised by AS LHV Pank, address Tartu mnt 2 Tallinn, registry code 10539549, Tel. 6 800 400, e-mail [info@lhv.ee](mailto:info@lhv.ee). The promotional campaign for the prize draw will take place between 01.01.2015 and 31.12.2015.
2. The featured prize of the prize draw is 100,000 (one hundred thousand) Partner Card bonus points, i.e. 1000 (one thousand) euros worth of purchases from the shops in the Tallinna Kaubamaja Grupp<sup>1</sup>.
3. Draws will take place 2 (two) times during the year, in June 2015 and December 2015.
4. All private persons are eligible to participate in the draw who are the holders of a Partner Bank Card and LHV Partner Credit Card and who have made purchases of at least EUR 100 every month in the stores of the Tallinna Kaubamaja Grupp over the course of the 6 (six) months preceding the draw, and have paid for those purchases with either a Partner Bank Card or LHV Partner Credit Card. Records concerning payments will be kept separately for each card.
5. The draw is not open to the employees or family members of LHV Pank or the companies belonging to the same group as LHV Pank<sup>2</sup>.
6. Prior registration for the draw is not required; however, in order to participate in the draw, the terms and conditions need to be accepted (incl. prize-winners consenting to having their name published on the web pages of [lhv.ee](http://lhv.ee) and [partnerkaart.ee](http://partnerkaart.ee), in LHV's magazine *Investeeri*, in the client communications, e-mails and social media channels).
7. Representatives of LHV Pank will conduct the draw for the bonus points in June and December of 2015, in the presence of the Compliance Officer of LHV Pank. Compliance with the established terms and conditions for participating in the draw is verified and the winner of the draw is notified of having won via a phone call within 3 (three) days after the draw has taken place.
8. Bonus points are transferred to the winner's Partner Card account within 5 (five) days after the draw, provided that the winner has a valid Partner Bank Card or LHV Partner Credit Card.
9. Bonus points cannot be redeemed for cash or used for payment outside of the shops within the Tallinna Kaubamaja Grupp; bonus points cannot be used to pay for a Partner Card, a gift card, a pledge, tobacco or tobacco products, or for a style package or Beauty Studio or make-up services in Kaubamaja, or services in the studios of I.L.U., or for services or goods from certain third parties (prepaid calling card, order card, advertisement, postage stamp, bus ticket, lottery ticket, a product from the E-kiosk of Rahva Raamat, coffee machine products in Selver, theatre or concert tickets and similar items and/or the service fee for a ticket, a charity product, vacation or travel package, etc.).
10. If the prize-winner of the draw cannot be contacted within 7 (seven) days as of the day the winner is announced or they do not have a valid Partner Bank Card or LHV Partner Credit Card, then the organiser of the draw has the right to annul the result of the draw and to organise a new draw.
11. LHV Pank reserves the right to take any decisions regarding the promotional campaign without prior notice thereof. All complaints concerning the organisation of the promotional campaign are subject to resolution by LHV Pank according to the legislation of the Republic of Estonia and must be sent in writing to the address Tartu mnt 2, Tallinn 10145. Any complaints that are received will be answered within 5 (five) working days.
12. More information on the promotional campaign: 6 800 400 or [info@lhv.ee](mailto:info@lhv.ee)

<sup>1</sup>These include the shops operating under the trade marks Tallinna Kaubamaja, Tartu Kaubamaja, Selver, ABC King, SHU, and I.L.U.

<sup>2</sup> AS LHV Group, AS LHV Varahaldus, AS LHV Finance and UAB Mokilizingas