

Terms and Conditions of the Lottery “Card or Cash?

That is the Question...”

1. General Terms and Conditions

1.1. The service provider and organiser of the lottery: AS “SEB banka” (hereinafter referred to as SEB banka), unified registration No. 40003151743, authorised address: Meistaru iela 1, Valdlauči, Ķekavas pagasts, Ķekavas novads, LV - 1076.

1.2. Lottery – the service provider’s organised lottery **“Card or cash? That is the question...”**, which has the character of a matter of chance and the prizes of participants are fixed by means of a drawing.

1.3. The lottery takes place during the time period from 7 December, 2009, to 7 June 2010.

1.4. Participants of the lottery are physical adult persons – residents of the Republic of Latvia who have identity numbers and who use a payment card issued by SEB banka to make their payments. The employees of SEB banka and SEB banka subsidiaries in Latvia, as well as their first-degree relatives may not take part in the lottery.

1.5. The territory of the lottery is the entire territory of the Republic of Latvia. One may also take part in the lottery by making payments by means of a payment card issued by SEB banka in any location outside the Republic of Latvia.

1.6. Payments mean payments for purchases or services by using a payment card issued by SEB banka, at places of trade and on-line.

2. Prize Fund

2.1. The total amount of the prize fund is LVL 4 500.00 (four thousand five hundred lats and 00 santims).

2.2. The prize fund consists of:

2.2.1. 6 (six) prizes, each with a value of LVL 500.00 (five hundred lats and 00 santims);

2.2.2. 60 (sixty) gift cards from the Daile Theatre, each with a value of LVL 20.00 (twenty lats and 00 santims);

2.2.3. 6 (six) special prizes for SEB banka Style Card users, each with a value of LVL 50.00 (fifty lats and 00 santims). These special prizes will not be drawn, but, given the data summarised by the bank’s system, will be granted to the clients who have made the most payments using their Style Card

during the time from 7 December 2009 to 31 December 2009, from 1 January 2010, to 31 January, 2010, from 1 February 2010 to 28 February 2010, from 1 March 2010 to 31 March 2010, from 1 April 2010 to 30 April 2010 and from 1 May 2010 to 31 May 2010. If at least 2 (two) Style Card users have made an equal number of payments in the above mentioned periods, then a drawing will be made between these two users.

3. Information on the Approximate Chances of Lottery Participants Winning

3.1. The chances of lottery participants winning depend on the total number of participants who qualify for the lottery in each of the drawings.

3.2. It is expected that about 40 000 card users will qualify each month for the lottery, meaning that the chance of winning in each drawing is about 1:40 000.

4. Procedure of Lottery and Participation Terms

4.1. During the time period from 7 December 2009 to 7 June 2010, lottery participants should complete 7 (seven) transactions at a value of at least LVL 7.00 (seven lats and 00 santims), with a payment card issued by SEB banka, during the period from 7 December 2009 to 31 December 2009, from 1 January 2010 to 31 January 2010, from 1 February 2010 to 28 February 2010, from 1 March 2010 to 31 March 2010, from 1 April 2010 to 30 April 2010 and from 1 May 2010 to 31 May 2010.

4.2. Every month, a special prize will be granted to one SEB banka Style card user.

4.3. Every month, those clients who have complied with the provisions of the campaign in the preceding month qualify for the drawing. The organiser of the Lottery will determine whether or not the lottery participant has/has not qualified for the lottery by checking the information about the respective lottery participant in the SEB banka internal data processing system.

4.4. Payments made for tobacco, alcohol, drugs and gambling are not counted in the Lottery.

5. Determining Lottery Winners

5.1. The person who wins the lottery is the person whose name corresponds to the name indicated on the payment card by which the payments were made during the lottery.

5.2. The drawings will take place in the premises of the organiser of the lottery at Meistarū iela 1, Valdlaučos, Ķekavas pagasts, Ķekavas novads at 14.00.

5.3. Dates of the drawings:

- 1) 6 January 2010;
- 2) 5 February 2010;
- 3) 5 March 2010;
- 4) 6 April 2010;
- 5) 5 May 2010;
- 6) 4 June 2010.

5.4. A total of 72 (seventy-two) winners will be determined in the lottery drawings:

5.4.1. out of all clients who have qualified for the lottery in each draw, 12 (twelve) winners will be drawn, from whom 1 (one) winner will receive the prize of LVL 500.00 (five hundred lats and 00 santims), 10 (ten) winners will get a gift card in the value of LVL 20.00 (twenty lats and 00 santims) from the Daile Theatre and 1 (one) winner will get the prize of LVL 50.00 (fifty lats and 00 santims).

5.5. One lottery participant can receive one prize during one calendar month within the scope of the lottery, except for the case where the winner of LVL 500.00 (five hundred lats and 00 santims) is also the user of the Style Card, who in the respective month has made the most payments with the Style Card.

6. Procedure of Announcing Lottery Winners

6.1. The names and surnames of the persons who have won in the Lottery will be published on the home page www.seb.lv on 8 January 2010, 9 February 2010, 9 March 2010, 8 April 2010, 7 May 201 and 7 June 2010 after the regular drawings.

6.2. The Service Provider will contact the winner about granting the prize within 3 (three) business days after the regular drawing, by calling the telephone number indicated in the bank's internal data system.

7. Procedure of Receipt of the Prize

7.1. The winners should apply for the prizes by calling the telephone number 67770279 within 3 (three) business days after the publishing date of the lottery results.

7.1. Prizes in the value of LVL 500.00 (five hundred lats and 00 santims) and LVL 50.00 (fifty lats and 00 santims) will be transferred by the organiser of the lottery to the bank account of the winner, no later than within 10 (ten) business days after the drawing. In the event the winner has no bank account or payment card in the bank, then such an account is opened and a payment card produced according to the bank's effective procedures.

7.2. Prizes in the value of LVL 20 will be granted by the organiser of the lottery to the winner as the gift cards from the Daile Theatre, and the winners will be able to receive them at the nearest SEB banka branch.

8. Procedure of Submission and Settlement of Claims

8.1. Any claims in respect to the Lottery can be submitted in writing by fully describing the objections thereto and their basis, by enclosing documents or their copies, to which the person has provided references in the claim.

8.2. Claims shall be sent to the registered office of the organizer of the lottery: Meistaru iela 1, Valdlauči, Ķekavas pagasts, Ķekavas novads, LV - 1076. The organiser reviews a claim and answers it within 14 (fourteen) calendar days.

9. Final Terms and Conditions

9.1. The Service Provider shall not be liable for any expenses of a person who has taken part in the lottery.

9.2. The lottery may be suspended, cancelled or its Terms and Conditions amended by prior approval of these activities with Ministry of Finance of the Republic of Latvia Lottery and Games of Chance Supervision Inspection.

9.3. Full Terms and Conditions of the Lottery can be found at www.seb.lv.

24 November 2009