

Luminor Cashback campaign rules in Latvia

“Luminor cashback 3% with Luminor Bloom card for purchases made in Rimi”

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1. Cashback amount:

- ◆ You earn up to 3% cashback on eligible purchases with a maximum of 30 EUR per month per person.

2. To qualify for the campaign, you must:

- ◆ Become our, Luminor, customer by downloading new Luminor mobile app and applying for Luminor Bloom package.
- ◆ Be an adult private individual (at least 18 years old) and a resident of Latvia

3. Cashback calculations:

- ◆ We show the forecasted and paid amount of cashback in new Luminor Bloom mobile app. We calculate based on reserved card transaction authorization. We show the cashback paid as well in your account statement you can get in new Luminor Bloom mobile app.
- ◆ We calculate the forecasted amount of cashback based on reserved card transactions. We calculate the cashback to be paid to you based on the final settled purchase amount, not reserved card transactions

amount. Reserved transactions are not counted until settled. If the final settled purchase amount is lower, we will adjust the cashback accordingly.

- ◆ We calculate the cashback from purchases what includes goods and/or services paid via card and other payment terminals or online at Rimi grocery stores across the Baltic states if you have used for purchase our Luminor Bloom card. We exclude payment transfers via bank-links and other payment methods.
- ◆ We have the right to not pay cashback, or debit already paid cashback in relation to cancelled or refunded or reversed card transactions.

4. Cashback payments

- ◆ We pay the calculated cashback once per month directly to your Luminor Bloom cards account by the 10th date of the following month.
- ◆ We will not pay cashback for transactions that are illegal, fraudulent, abusive, or made to artificially generate cashback.
- ◆ We may exclude non-eligible transactions and recover any incorrectly paid cashback.
- ◆ We reserve the right to refuse cashback, debit paid cashback or terminate the payment service in case of misuse.
- ◆ We are not responsible for cashback delays or failures caused by technical issues, merchant reporting delays, or card network processing errors. We will pay the cashback to you once the issue is resolved.

5. Changes to campaign rules or termination

- ◆ We may unilaterally change these cashback campaign rules at any time without prior notice. Updated information will be available on bloom.luminor.lv.
- ◆ We may unilaterally terminate the cashback campaign at any time without prior notice.

6. Data processing

- ◆ We process personal data for the purposes of calculating cashback, taxes, handling claims, and protecting legal interests, in accordance with our Privacy policy.