BLACK FRIDAY 2026 CAMPAIGN TERMS AND CONDITIONS



If you have any further questions, contact Us

+372 57779090 **info@balcia.ee** **www.balcia.ee**

BLACK FRIDAY 2026 CAMPAIGN TERMS AND CONDITIONS

1. CAMPAIGN ORGANISER

1.1. The organiser of the Campaign is Balcia Insurance SE Estonian Branch, registration No. 16783777, registered address Valukoja tänav 10, Tallinn, 11415, Estonia (hereinafter "Balcia").

2. CAMPAIGN TERRITORY AND PERIOD

2.1. The Campaign runs in Estonia from 00:00 on 27 November 2026 until 23:59 on 29 November 2026 (Estonian local time) (the "Campaign Period").

2.2. The Campaign is open to a natural person aged 18 or older whose permanent residence is in Estonia (the "Participant").

3. CAMPAIGN TERMS

3.1. During the Campaign, a Participant who fulfils the requirements set out in clause 3.2 receives a unique discount code entitling them to a one-time 50% discount on the insurance premium calculated according to Balcia's applicable tariffs, for one insurance product of their choice: CASCO, Travel or Home Insurance.

3.2. To receive the 50% discount code, the Participant must complete the following steps during the Campaign Period:

3.2.1. Be registered and logged in to the Balcia mobile application (Balcia App). If they do not yet have the app, they must download it and register.

3.2.2. Find their personal referral code in the Balcia App and send it to at least three friends. The Participant may share the referral code through personal communication channels, including their own social media profiles. Distribution through unsolicited bulk messages, paid advertisements, coupon or discount websites, or in any manner suggesting that the Participant is acting on behalf of Balcia is prohibited.

3.2.3. During the Campaign Period, no later than 23:59 on 29 November 2026, at least three invited friends must successfully register in the Balcia App for the first time using the Participant's referral code. Persons previously registered in the Balcia App do not count. An invited friend must be another natural person aged at least 18; the Participant's additional accounts and fictitious registrations do not count.

3.2.4. The right to the 50% discount arises only once at least three eligible registrations by invited friends have been confirmed during the Campaign Period. If the Participant fails to meet this requirement, no discount is granted. Invited friends are not required to purchase insurance.

3.3. Once the conditions in clause 3.2 have been met, the Participant receives a 50% discount code. The code is linked to that Participant, is non-transferable and may not be used to purchase insurance for another customer.

3.4. The discount code may be used only once to purchase one of the three products listed in clause 3.1, as selected by the Participant. If several products are purchased at the same time, the discount applies only to the premium for one product selected by the Participant.

3.5. The Participant may use their personalised discount code in the Balcia App or on the Balcia website, or provide it to their insurance intermediary so that the intermediary can apply it when the Participant purchases insurance. Providing the code to an intermediary does not entitle anyone to use the discount for another person.

3.6. The 50% discount code may be used when concluding an insurance contract only during the Campaign Period, from 00:00 on 27 November 2026 to 23:59 on 29 November 2026, except in the circumstances described in clause 3.13.

3.7. Invited new users receive the standard new-user offer: a 10% discount. The offer applies in accordance with the terms of the new-user offer published on www.balcia.ee.

3.8. The discount applies to new insurance contracts, including contracts renewing the Participant's existing insurance for a subsequent insurance period after the current contract expires, provided that the new contract is concluded within the period specified in clause 3.6 and takes effect no later than 45 days after conclusion, subject to the terms of the relevant Balcia insurance product.

3.9. The discount cannot be applied to an insurance contract already in force. It also does not apply if a customer terminates an existing contract solely to conclude a new contract for the same insured subject matter using the Campaign discount.

3.10. The Campaign's 50% discount cannot be combined with other discounts or special offers. An insurance intermediary may not apply a combined discount exceeding 50% under the Campaign.

3.11. If the terms of an insurance contract concluded under the Campaign are subsequently amended or the contract is cancelled, the premium will be recalculated according to the applicable insurance contract terms. The Campaign discount does not apply to any additional premium resulting from amendments. In the event of cancellation or early termination, any refundable premium is calculated on the premium actually paid by the Participant. This clause does not restrict the Participant's statutory consumer rights, including the right to withdraw from a distance contract.

3.12. Balcia reserves the right, in accordance with applicable law and its insurance risk assessment, to refuse to provide an insurance quotation or conclude an insurance contract.

3.13. If the Participant has met all requirements for the 50% discount during the Campaign Period but cannot complete the insurance purchase during the Campaign because of technical disruptions to Balcia's information systems, the purchase will be completed no later than five (5) business days after the technical disruptions have been resolved, retaining the 50% discount granted to the Participant. The Participant must contact Balcia about the technical problem no later than 23:59 on 30 November 2026 using the contact details in clause 5.1, so that Balcia can verify eligibility and ensure that the discount is applied.

3.14. Each natural person, regardless of the number of Balcia App user accounts they hold, may receive a 50% discount code only once during the Campaign, regardless of the number of friends invited and successfully registered. Inviting more than three friends does not entitle the Participant to additional codes or repeated use

of the discount. Balcia may refuse to issue or may cancel a code if it finds that the Participant has acted dishonestly or contrary to these Terms, including by creating fictitious accounts or artificially increasing registration numbers.

3.15. Balcia may amend these Campaign Terms or terminate the Campaign by publishing information on its website and complying with applicable law. Amendments or termination do not affect rights acquired by Participants before the changes take effect, including the right to use an already issued 50% discount code.

3.16. Insurance contracts under the Campaign may be concluded only by a natural person and solely in the interests of a natural person. This means that the policyholder, insured person or beneficiary may not be a legal person (except where the beneficiary is a bank or leasing company with which the Participant has entered into a financing agreement for the insured vehicle).

3.17. The discount cannot be exchanged for cash or other prizes.

3.18. Balcia is not liable for technical failures or errors that are not attributable to Balcia (for example, failures involving the Participant's device, connection or third-party services), without prejudice to clause 3.13 and mandatory consumer protection provisions.

4. COMPLAINTS AND THEIR HANDLING

4.1. A Participant may submit a complaint concerning the Campaign by 14 December 2026 by sending a written application to Balcia in Estonian or English:

4.1.1. by post to Valukoja tänav 10, Tallinn, 11415, Estonia;

4.1.2. by email to info@balcia.ee, stating "Complaint regarding the BLACK FRIDAY Campaign".

4.2. The complaint will be reviewed and a written response provided no later than 20 days after receipt of the written application. In complex cases, the response may be provided within a longer period if permitted by applicable law, with the Participant being notified. If the Participant is dissatisfied with Balcia's response, they may contact the Estonian Financial Supervision Authority (Finantsinspektsioon), the Consumer Protection and Technical Regulatory Authority (Tarbijakaitse ja Tehnilise Järelevalve Amet), or a court of the Republic of Estonia, in accordance with the complaints handling procedure published in the "Complaints and Suggestions" section of www.balcia.ee.

5. ADDITIONAL PROVISIONS

5.1. For further information about the Campaign, contact info@balcia.ee or call +372 57779090.

5.2. Balcia processes personal data for the purpose of organising the Campaign, including tracking the use of the Participant's referral code and successful invitations. The data controller is Balcia Insurance SE Estonian Branch (registration No. 16783777). Balcia does not receive from the Participant the contact details of persons with whom the Participant shares the referral code; each person decides independently whether to use the code. Information about personal data processing is available in the Privacy Policy published at www.balcia.ee. For questions concerning data processing, contact Balcia's Data Protection Officer at dpo.contact@balcia.com.

5.3. These Terms are published in Estonian on Balcia’s website at www.balcia.ee. The laws of the Republic of Estonia apply.

This is a financial service. Please read the insurance terms in the Balcia mobile application or at www.balcia.ee and consult our experts if necessary.