Klix Terms of Use

The Terms are in effect from September 30, 2026.

1. Terms and Definitions

1.1. **Klix, Payment Initiation Service Provider (PISP)** – AS "Citadele banka", reg. No. 40103303559, legal address: Republikas laukums 2A, Riga, LV-1010, Latvia, email address: info@citadele.lv. The supervisory authority of AS "Citadele banka" is the European Central Bank. AS "Citadele banka" has been issued a license to operate as a credit institution, including the provision of payment services, which is registered in the register maintained by the Central Bank of Latvia. The services are provided in accordance with the laws of Latvia. Written complaints, related to the operation of AS "Citadele banka", can be submitted in accordance with Paragraph 13 of the Terms.

1.2. **Terms** – these Klix Terms of Use.

1.3. **User** – a person who uses Klix services. To apply for Credit or Rent-to-Use Service through Klix Solution, the User must be a natural person of legal age and resident of Latvia, Lithuania or Estonia.

1.4. **PIS** – a payment initiation service provided by Klix that allows the User to make an Online Payment through Klix Solution directly from the User's account with a Credit Institution other than AS "Citadele banka" or its Lithuanian or Estonian branches.

1.5. **Credit Institution** – a financial institution where User holds an account and uses online banking services.

1.6. **Online Payment** – a payment method that allows the User to pay for goods or services through Klix Solution by selecting his/her Credit Institution and confirming the payment from the User's account with that Credit Institution.

1.7. **Merchant** – a seller of goods or provider of services that accepts payments through Klix Solution.

1.8. **Creditor** – a lender that offers financing through Klix Solution. This may be AS "Citadele banka" or its Lithuanian or Estonian branches, or one of Klix partners. A list of Creditors is available on Klix website: https://klix.app.

1.9. **Credit Decision** – a Creditor's decision on whether Credit can be offered to a User. If positive, User will be able to review the Credit offer in Klix Solution or, where applicable, via a link provided by the relevant Creditor.

1.10. **Credit** – a loan provided to User by a Creditor under a Credit Agreement, either to pay for goods or services or to be transferred to User's bank account.

1.11. **Credit Agreement** – an agreement between the User and the Creditor under which Credit is provided either to pay for goods or services purchased from a Merchant or by transferring the Credit to the User's bank account.

1.12. **AISP** – a licensed account information service provider that, with User's consent, provides Klix with information about User's accounts and transaction history with Credit Institutions.

1.13. **Account Statement Data** – information about transactions on User's account, such as the payer, payee, payment amount, currency and payment description.

1.14. **Accounts List Data** – information about User's accounts, such as the account number (IBAN), account name, currency and account holder's name.

1.15. **Rental Company** – Klix partner that buys the goods a User chooses from the Merchant, remains the owner of those goods, and rents them to the User under a Rental Agreement.

1.16. **Rent-to-Use Service** – a service that allows a User to use goods for an agreed period in exchange for regular payments. The goods remain the property of the Rental Company and must be returned when the Rental Agreement ends.

1.17. **Rental Agreement** – an agreement between the User and the Rental Company that sets out the terms for using the Rent-to-Use Services.

1.18. **Klix Profile** – the User's personal profile within Klix Solution, available to natural persons, through which the User may access additional Klix services and information. The User may create Klix Profile here.

1.19. **Identification Method** – a method approved by Klix to verify User's identity when using Klix Solution, such as a qualified electronic signature or Citadele online banking (available only to Citadele customers).

2. What is Klix Solution

2.1. Klix Solution is a technical solution that enables Users to: (a) make payments for goods or services offered by Merchants; (b) apply for Credit from participating Creditors; (c) apply for Rent-to-Use Services where available; and (d) access and use a Klix Profile.

2.2. The availability of the services are determined by the Merchant, the Creditor, the Rental Company, or Klix. Services may also be subject to eligibility criteria, technical limitations, availability restrictions or additional terms imposed by a Merchant, Creditor, Rental Company or Klix.

2.3. Klix may update, modify, add or remove Klix Solution functionalities where necessary for legal, regulatory, security, operational or technical reasons.

2.4. These Terms apply to the use of the Klix Solution and the services available through it. By using Klix Solution, a User agrees to these Terms.

3. Creating and Using a Klix Profile

3.1. A User may create and use a Klix Profile to view financing information, make Credit repayments where available and use other functionalities provided by Klix.

3.2. To create a Klix Profile, the User must provide the information requested by Klix.

3.3. The User may access the Klix Profile using an Identification Method.

3.4. The User may delete the Klix Profile at any time using the functionality provided by Klix.

4. Payments via Klix Solution

4.1. Through Klix Solution, the User may pay for goods or services offered by a Merchant using (a) a card payment; or (b) an Online Payment.

4.2. Klix as PISP provides a payment initiation service (PIS) that enables the User to initiate an Online Payment directly from the User's account with a Credit Institution. To initiate a payment order and make an Online Payment, the User each time provides consent by authenticating with the relevant Credit Institution, allowing Klix to automatically generate a payment order(s) on the User's behalf. Once a payment order is generated, the amount, recipient of funds, and other transaction data cannot be changed. The payment order is approved (authorized) by the User using the authentication or security method required by the User's Credit Institution. The payment order is executed by the User's Credit Institution. Funds are transferred directly between the User's account and the Merchant and are not held by Klix.

4.3. The User may withdraw from an Online Payment until it is authorized, for example by discontinuing the payment process. Once authorized, the payment may not be revoked except where permitted by applicable law.

4.4. Online Payment is available only where supported by the relevant Credit Institution and subject to technical availability and applicable legal requirements. A Credit Institution may refuse access where permitted by law.

4.5. Following the confirmation of an Online Payment, the User will be presented with a message indicating whether the payment initiation has been successful.

4.6. Following confirmation of the Online Payment with the relevant Credit Institution, the payment transaction shall be executed in accordance with the payment services terms applicable between the User and the Credit Institution. Klix shall not be liable for the execution of the payment transaction after its initiation.

4.7. Questions relating to card payments should be addressed to the card issuer. Questions relating to Online Payments should be addressed to the relevant Credit Institution.

5. Credit via Klix Solution

5.1. A User may apply for Credit through Klix Solution either to finance a purchase from a Merchant or to receive Credit directly into the User's account. Availability of Credit depends on the relevant Creditor and applicable eligibility requirements.

5.2. By submitting a single Credit application, the User may be offered financing options from one or more Creditors. The number of participating Creditors and the financing services available to the User may vary depending on the relevant Creditor, applicable eligibility requirements or any additional terms imposed by a Merchant, Creditor or Klix.

5.3. To apply for Credit, the User must: (a) authenticate using an Identification Method; (b) submit the information requested through Klix Solution; and (c) provide any additional information reasonably required by a Creditor.
5.4. Where required for assessment of a Credit application, the User may be asked to provide Account Statement Data and/or Accounts List Data through an authorized account information service provider (AISP). Such data may be shared with participating Creditors for the purpose of evaluating the Credit application.
5.5. Klix forwards Credit applications to Creditors. Each Creditor independently evaluates the application and decides whether to offer Credit. Klix does not influence Credit Decisions and cannot guarantee that Credit will be offered. Information about the processing of personal data is available in Privacy Disclaimer for Processing of Personal Data within the Framework of the KLIX Financing Solution.
5.6. Where a User receives a positive Credit Decision, the User may review the available Credit offer and the related pre-contractual information and contractual documents provided by that Creditor.
5.7. A Credit Agreement is concluded directly between the User and the selected Creditor.
5.8. The User must repay Credit and fulfil all other obligations in accordance with the Credit Agreement concluded with the relevant Creditor.
5.9. Where a Credit application involves a co-borrower, the co-borrower must complete the actions and provide the confirmations required during the application process and by applicable law.

6. Rent-to-Use Service via Klix Solution

6.1. Where available, a User may apply for a Rent-to-Use Service through Klix. The availability of the Rent-to-Use Service may depend on the User's country of residence, the Merchant and the Rental Company.
6.2. To apply for a Rent-to-Use Service, the User must provide the information requested and complete any identification or verification requirements applicable to the application process.
6.3. Where necessary to process a rental application, Klix may provide the Rental Company with information submitted by the User to Klix. Information about the processing of personal data is available in Privacy Disclaimer for Processing of Personal Data within the Framework of the KLIX Financing Solution.
6.4. The Rental Company independently evaluates rental applications and decides whether to offer a Rent-to-Use Service. Klix does not influence rental decisions and cannot guarantee that a Rent-to-Use Service will be offered.
6.5. A Rental Agreement is concluded directly between the User and the Rental Company.
6.6. The goods remain the property of the Rental Company and must be returned in accordance with the Rental Agreement. All payments and other obligations relating to the Rent-to-Use Service are governed by the Rental Agreement.

7. Use of Account Information Services

7.1. When applying for Credit through Klix Solution, the User may be asked to provide Account Statement Data and/or Accounts List Data through an authorized account information service provider (AISP).
7.2. Account Statement Data and Accounts List Data may be used to: (a) assess the User's eligibility for Credit; (b) support the preparation and evaluation of Credit applications; and (c) identify the User's account for the transfer of Credit, where applicable.
7.3. By using account information services, the User authorizes the relevant AISP to access and provide the requested account information in accordance with the consent given by the User and applicable law.
7.4. The User’s consent is valid for 30 days and is automatically terminated by Klix at the end of each calendar month, unless it expires earlier in accordance with applicable law or the User's instructions.
7.5. Klix may share Account Statement Data and Accounts List Data with participating Creditors for the purpose of assessing and processing the User's Credit application.
7.6. Information regarding the collection, storage, retention and processing of Account Statement Data and Accounts List Data is available in Privacy Disclaimer for Processing of Personal Data

within the Framework of the KLIX Financing Solution.

7.7. Account information services are available only where supported by the relevant Credit Institution and subject to technical availability and applicable legal requirements.

8. Security Obligations

8.1. The User must: (a) use Klix Solution only for lawful purposes; (b) use only payment cards, bank accounts and Identification Methods that the User is authorized to use; (c) keep Identification Methods and other security credentials secure and confidential; (d) take reasonable steps to prevent unauthorized access to the Klix Profile; and (e) promptly notify Klix if the User suspects unauthorized access to the Klix Profile or misuse of security credentials or an Identification Method or other security credential has been lost, compromised or used without authorization.

8.2. The User must ensure that all information provided through Klix Solution is accurate, complete and up to date.

8.3. The User must not: (a) allow another person to use the User's Klix Profile, Identification Method or security credentials; (b) use Klix Solution for fraudulent, unlawful or abusive purposes; or (c) knowingly provide false or misleading information.

8.4. When providing Klix Solution, Klix does not collect, store or retain any User's personalized security credentials. Such credentials are encrypted and used solely for the relevant authentication or authorization process.

8.5. Klix may temporarily restrict or block access to a Klix Profile where reasonably necessary: (a) to protect the security of Klix Solution; (b) to prevent suspected fraud, abuse or unauthorized use; (c) to comply with legal or regulatory obligations; or d) where the User breaches these Terms.

9. Fees

9.1. The Klix Solution is provided to Users free of charge, unless expressly stated otherwise.

9.2. Fees relating to card payments are determined by the agreement between the User and the card issuer.

9.3. Fees relating to Online Payments are determined by the relevant Credit Institution in accordance with its applicable terms and price list.

9.4. If the User enters into a Credit Agreement, all fees, interest and other charges relating to the Credit are determined by the relevant Creditor and set out in the Credit Agreement and related pre-contractual information.

9.5. If the User enters into a Rental Agreement, all fees and charges relating to the Rent-to-Use Service are determined by the relevant Rental Company and set out in the Rental Agreement.

10. Liability

10.1. Purchase agreements for goods or services are concluded directly between the User and the Merchant. Klix is not a party to those agreements.

10.2. Credit Agreements are concluded directly between the User and the relevant Creditor. Klix is not a party to the Credit Agreement and is not responsible for the Creditor's Credit Decision, the terms of the Credit Agreement, or the performance of the Creditor's obligations.

10.3. Rental Agreements are concluded directly between the User and the relevant Rental Company. Klix is not a party to the Rental Agreement and is not responsible for the Rental Company's decision, the terms of the Rental Agreement or the performance of the Rental Company's obligations.

10.4. Any questions, complaints or claims relating to: (a) goods or services purchased from a Merchant must be addressed to the Merchant; (b) Credit must be addressed to the relevant Creditor; and (c) the Rent-to-Use Service must be addressed to the relevant Rental Company.

10.5. Klix is responsible for providing Klix Solution with reasonable care and skill and in accordance with applicable law.

10.6. Klix uses reasonable efforts to ensure the continuous availability of Klix Solution. Klix shall not be liable for any disruptions resulting from abnormal and unforeseeable circumstances beyond Klix's control (force majeure).

10.7. The User is responsible for: (a) keeping devices, security credentials and contact details secure and up to date; (b) complying with these Terms; and (c) losses resulting from the User's fraudulent conduct or intentional misuse of Klix Solution.
10.8. Nothing in these Terms excludes or limits liability that cannot be excluded or limited under applicable law.

11. Privacy
11.1. Klix processes personal data in accordance with applicable data protection laws and:
11.1.1. Klix privacy protection regulations;
11.1.2. Privacy disclaimer for processing of personal data within the framework of the Klix Financing solution;
11.2. Information about cookies and similar technologies used in connection with Klix is available in the following documents:
11.2.1. Cookie Terms and Conditions on Citadele websites;
11.2.2. Detailed information on the cookies used on Citadele's website.
11.3. Where required by law, the User's consent will be requested separately for specific processing activities, including marketing communications.

12. Communication
12.1. Klix may provide notices, security alerts, information and other communications relating to Klix by email, SMS, through the Klix Profile or by other electronic means permitted by law.
12.2. Contact details for Klix are available on websites https://klix.app and http://www.citadele.lv, www.citadele.lt, www.citadele.ee.

13. Complaints and Governing Law
13.1. The User may submit complaints regarding Klix or the services provided through Klix Solution by contacting:
13.1.1. AS "Citadele banka" electronically by email at info@citadele.lv, by phone at +371 6701 0000, or in writing by sending a letter to Republikas laukums 2A, Riga, LV-1010, Latvia;
13.1.2. AS "Citadele banka" Lithuanian branch electronically by email at info@citadele.lt, by phone at +370 5221 9091, or in writing by sending a letter to Konstitucijos Ave. 18B, Vilnius, LT-09308, Lithuania;
13.1.3. AS "Citadele banka" Estonian branch electronically by email at info@citadele.ee, by phone at +372 770 0000, or in writing by sending a letter to Narva mnt. 63/1 Tallinn 10120, Estonia.
13.2. Klix will review complaints and respond within the time limits required by applicable law.
13.3. If a User is not satisfied with the response of Klix, the User has the right to exercise other legal remedies, including:
13.3.1. For Latvian Users or Users without a registered address, or with an address located outside the Baltic countries: complaints from consumers may be submitted to the Consumer Rights Protection Centre (Talejas iela 1, Riga, Latvia, LV-1010, email: ptac@ptac.gov.lv); complaints regarding financial services may be submitted to the Bank of Latvia (K. Valdemara iela 2A, Riga, LV-1050, Latvia, email: info@bank.lv);
13.3.2. For Lithuanian Users: complaints from consumers may be submitted to the State Consumer Rights Protection Authority (A. Goštauto str. 12, Vilnius, Lithuania, LT-01108, email: tarnyba@vvtat.lt); complaints regarding financial services may be submitted to the Bank of Lithuania (address Totorių str. 4, Vilnius, LT-01121, Lithuania, website www.lb.lt) (by using links www.lb.lt/gincu-sistema, www.lb.lt/lt/spreskite-ginca-su-finansiniupaslaugu-teikejum);
13.3.3. For Estonian Users: complaints from consumers may be submitted the Consumer Protection and Technical Regulatory Authority (Endla 10a, Tallinn, Estonia, EE-10122, email: info@ttja.ee); complaints regarding financial services may be submitted to the Financial Supervision Authority (address Sakala 4, Tallinn, 15030, Estonia, e-mail: info@fi.ee); or
13.3.4. Users may submit a written claim to the Ombudsman of the Finance Latvia Association in accordance with the terms and regulations of the Ombudsman (Business centre "VERDE" Roberta Hirsa iela 1, Riga, Latvia, LV-1045).
13.3.5. If a dispute cannot be resolved through the complaint procedure described above, the User has the right to refer the dispute to court as follows:

13.3.6. disputes relating to these Terms may be heard by the courts of Latvia. If the User is a consumer residing in Lithuania or Estonia, the User may also bring a claim before the courts of their country of residence;

13.3.7. Latvian law applies to these Terms and any relationships arising from Klix Solution. If the User is a consumer residing in Lithuania or Estonia, the User will also have the protection of any mandatory consumer rights that apply in the respective country of residence.

14. Changes to the Terms

14.1. Klix may amend these Terms where reasonably necessary for: (a) compliance with applicable laws or regulatory requirements; (b) security or fraud prevention purposes; (c) technical, operational or service-related changes to Klix Solution; or (d) the introduction, modification or discontinuation of services or functionalities available through Klix Solution.

14.2. Updated Terms will be published on Klix website https://klix.app.

14.3. Where changes are related to Klix Profile and they materially affect the User's rights or obligations, Klix will notify the User before the changes take effect. If the User does not agree with the changes, the User may stop using Klix and delete the Klix Profile before the changes become effective. Continued use of Klix Profile after the effective date of the updated Terms constitutes acceptance of the amended Terms.