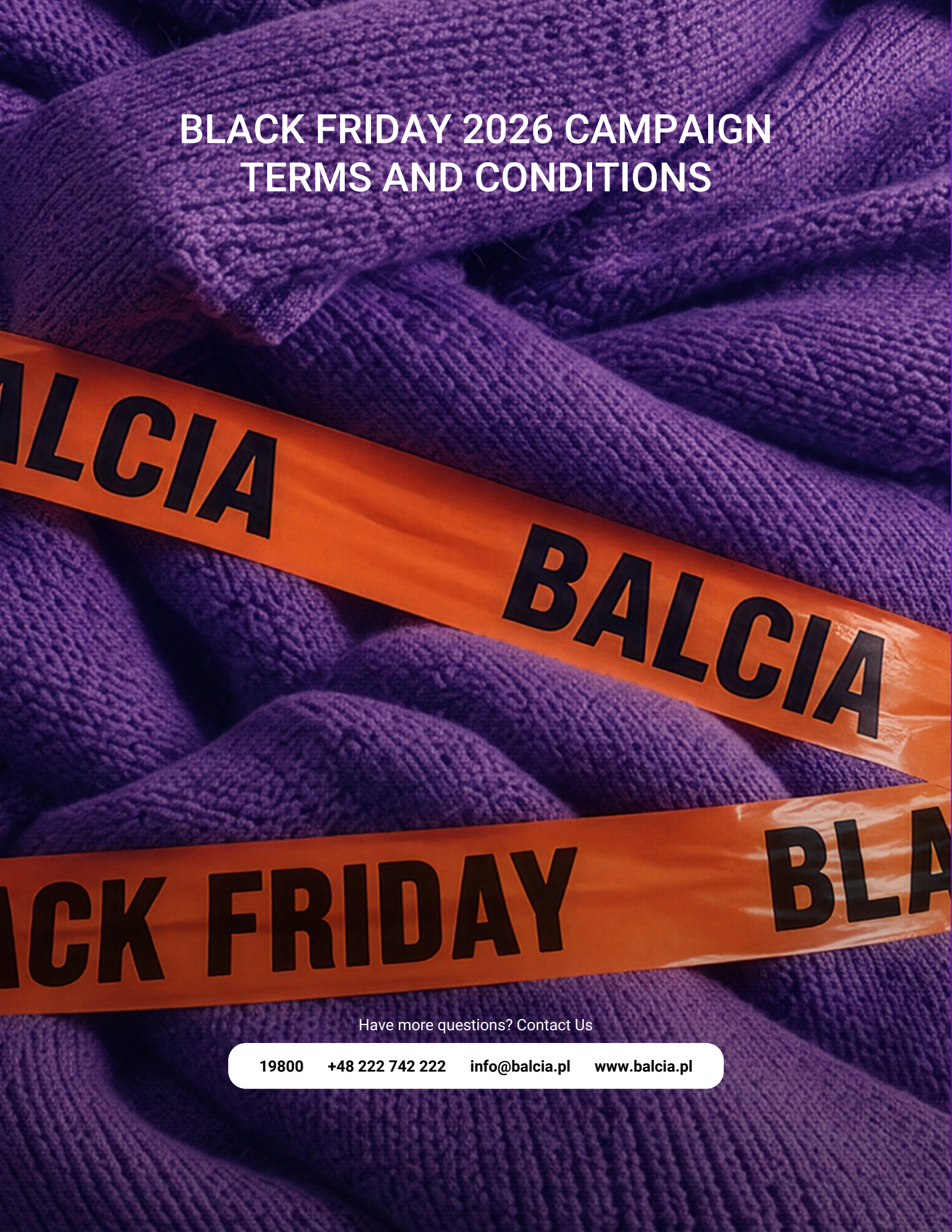
BLACK FRIDAY 2026 CAMPAIGN TERMS AND CONDITIONS



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BLACK FRIDAY 2026 CAMPAIGN TERMS AND CONDITIONS

1. CAMPAIGN ORGANISER

1.1. The organiser of the Campaign is Balcia Insurance SE, a European company with its registered office at K. Valdemāra iela 63, LV-1010 Riga, Latvia, registration No. 40003159840, operating in Poland through Balcia Insurance SE Spółka Europejska Oddział w Polsce, registered office Al. Jerozolimskie 96, 00-807 Warsaw, entered in the National Court Register under KRS 0000493693, NIP 108-00-16-534, REGON 147065333 (hereinafter "Balcia").

2. CAMPAIGN TERRITORY AND PERIOD

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

2.2. The Campaign is open to a natural person aged 18 or older whose permanent residence is in Poland (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 20% discount. The offer applies in accordance with the terms of the new-user offer published on www.balcia.pl.

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 30 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.

4. COMPLAINTS AND THEIR HANDLING

4.1. A Participant may submit a complaint concerning the Campaign in Polish at any time, using any of the following methods:

4.1.1. In writing: (a) on paper, in person at Aleje Jerozolimskie 96, 00-807 Warsaw or by post to that address; (b) electronically, by email to reklamacje@balcia.pl, to the electronic delivery address AE:PL-79058-63147-RRETR-20, or through the online complaint submission tool made available by Balcia.

4.1.2. Orally: in person for recording in a report at the registered office, or by telephone at +48 222 742 222.

4.2. Balcia will respond without undue delay, no later than 30 days after receipt of the complaint. In particularly complex cases, Balcia may respond within 60 days, informing the complainant of the reason for the delay, the new deadline and the matters requiring clarification.

4.3. The response will be sent: (a) electronically where the complaint was submitted electronically, unless a paper response was requested, using the same or another specified electronic communication channel, or the electronic delivery address where applicable; (b) on paper where submitted on paper, unless an electronic response was requested; (c) on paper or electronically as requested where the complaint was made orally.

4.4. A Participant dissatisfied with the handling of a complaint may: (1) apply to the Financial Ombudsman (www.rf.gov.pl) for out-of-court dispute resolution; (2) seek free assistance from the relevant district or municipal consumer ombudsman; or (3) pursue claims before the competent ordinary court under Polish law.

4.5. The supervisory authorities competent in matters concerning Balcia are Latvijas Banka (home-state supervisor) and the Polish Financial Supervision Authority (Komisja Nadzoru Finansowego, host-state supervisor), within their respective statutory competences.

5. ADDITIONAL PROVISIONS

5.1. For further information about the Campaign, call +48 222 742 222 or write to Balcia Insurance SE Spółka Europejska Oddział w Polsce, Al. Jerozolimskie 96, 00-807 Warsaw.

5.2. Balcia processes personal data for the purpose of organising the Campaign, including recording use of Participants' referral codes and successful invitations. The data controller is Balcia Insurance SE (registration No. 40003159840), operating in Poland through its Polish branch. Balcia does not obtain from Participants the contact details of the persons with whom they share their referral codes; each person decides independently whether to use the code. Information about personal data processing is available in the Privacy Policy on www.balcia.pl. For data protection matters, contact Balcia's Data Protection Officer at

dpo.contact@balcia.com. The Participant has the right to lodge a complaint with the President of the Personal Data Protection Office (Prezes Urzędu Ochrony Danych Osobowych).

5.3. These Terms are available free of charge in Polish at www.balcia.pl in a form allowing them to be downloaded, saved and printed. Polish law applies to the Campaign and these Terms; matters not regulated by these Terms are governed by the Civil Code. Disputes arising from the Campaign are resolved by ordinary courts competent under Polish law.