merko

Merko and Swedbank Campaign

1. The campaign organised by OÜ Merko Kodud (hereinafter "Merko"), Swedbank AS (hereinafter "Swedbank"), Swedbank P&C Insurance AS and Swedbank Life Insurance SE (hereinafter jointly the "Campaign") takes place from 1 November 2025 to 31 March 2026.

2. Within the framework of the Campaign, the following special offers apply to private individuals:

   - Merko will pay the insurance premiums for the first year under the home insurance policy concluded by the customer with Swedbank P&C Insurance AS,
   - Swedbank Life Insurance SE will grant a 15% discount on insurance premiums for a period of one year for new Life Insurance and/or Life Insurance for Loan Cover contracts,
   - Swedbank will not charge the customer a home loan contract fee,
   - Swedbank will pay the valuation fee on behalf of the customer.

3. In order to benefit from the special offers for home insurance, life insurance, home loan contract fee and property valuation, the customer must request a price offer from a Merko sales manager during the Campaign period for a new apartment located in one of the following developments: Merko Uus-Veerenni (www.merko.ee/uus-veerenni), Tihase (www.merko.ee/tihase), Lahekalda (www.merko.ee/lahekalda), Allveelaeva (www.merko.ee/allveelaeva), Õielehe (www.merko.ee/oielehe), Erminurme (www.merko.ee/erminurme) and enter into a notarised agreement for the purchase of the apartment (a real right contract in the case of completed property or an obligation law contract in the case of property under construction) no later than 30 June 2026.

   3.1. To benefit from the home loan contract fee offer:

   - The loan application must be submitted to Swedbank between 1 November 2025 and 31 March 2026 and the loan agreement must be entered into no later than 30 June 2026.
   - The code "MERKO" must be indicated in the application.

3.2. To benefit from the home insurance offer:

- The home insurance contract must be entered into no later than 31 December 2026.
- Where a home loan is taken from Swedbank, the code “MERKO” must be indicated in the loan application in order to qualify for the discount.
- Where the home loan is not taken from Swedbank, the customer must inform the Merko sales manager in writing of their wish to benefit from the home insurance offer. The Merko sales manager will provide the customer with a digital flyer related to the apartment specified in the price offer, which enables the customer to contact the insurer once the property is completed.

3.3. To benefit from the life insurance offer:

- The application to conclude a Life Insurance and/or Life Insurance for Loan Cover contract must be submitted to the insurer no later than 31 March 2026.
- Where a home loan is taken from Swedbank, the code “MERKO” must be indicated in the insurance application in order to receive the discount.
- Where the home loan is not taken from Swedbank, the customer must inform the Merko sales manager in writing of their wish to receive the life insurance offer. The Merko sales manager will send the customer a digital flyer enabling the customer to conclude the insurance contract in Swedbank AS internet bank or to receive more information by calling +372 888 1513, using the code “MERKO”.

3.4. To benefit from the valuation fee offer:

- The loan application must be submitted to Swedbank between 1 November 2025 and 31 March 2026 and the loan agreement must be concluded no later than 30 June 2026.
- The code “MERKO” must be indicated in the application.

4. Insurance terms and conditions are available on the following websites:
   Home Insurance - Swedbank
   Life Insurance - Swedbank
5. In order to obtain an insurance quote and enter into an insurance agreement, the customer must contact Swedbank and be enrolled in the Swedbank AS customer service programme.
6. The insurer will enter into a home insurance contract with the customer according to the selected sum insured and coverage based on the customer’s needs.

- At the end of the first one-year insurance period, the insurer will offer the customer a new insurance proposal, which the customer may choose to accept and thereafter pay the insurance premiums independently.

7. Upon conclusion of the home insurance agreement, the insurer will forward the customer's personal data (first and last name, insurance policy number, invoice number, instalment amount and insured property address) to Merko for the purpose of paying the first year's insurance premiums.
8. The Campaign participant acknowledges that:
   - The insurer may refuse to enter into an insurance agreement with the customer and is not obliged to disclose the reason for such refusal if the customer or the insured property does not meet the insurer's requirements or the Campaign conditions.
   - The insurer may refuse to enter into an insurance agreement if the customer fails to provide the information necessary for preparing the insurance contract.
9. Different promotional offers by Merko and Swedbank may not be combined.
10. Merko and Swedbank reserve the right to amend the Campaign terms by publishing the updated terms on their respective websites:
    The most trusted apartment developer in Estonia — Merko
    Home Loans - Swedbank
11. Swedbank's principles for processing customer data are available at:
    Pangatingimused - Swedbank