

Conditions of “CZK 5,000 with Equa bank Mortgage“ Campaign (hereinafter “Campaign”) for both New and Existing Clients of Equa bank a.s. (hereinafter “Conditions”)

The campaign is organized by **Equa bank a.s.**, company seated in Prague 8, Karolinská 661/4, Postcode 186 00, company ID 47116102, entered in the Commercial Register administered by the Municipal Court in Prague, File B, Insert 1830 (hereinafter “Bank”).

Definition of Terms

Capitalized terms have the following meaning for the purpose of these Conditions:

“**Bonus**” means the amount of CZK 5,000.

“**Client**” means an individual who has concluded/or will conclude a Framework Agreement on provision of banking services of Equa bank a.s. with the Bank and a Loan Agreement to be granted a mortgage loan.

Campaign Conditions

- From 23 January, 2012 to 30 September, 2012 every Client sending a contact form from www.equabank.cz/5000 or www.hypoalarm.cz expressing their interest in a mortgage shall receive an e-mail with a Bonus voucher sent to their e-mail address indicated in the form.
- If the Client visits a branch from 23 January, 2012 to 30 September, 2012, they shall also receive a Bonus voucher.
- If the Client concludes an agreement on mortgage loan with the Bank by 30 September, 2012, they shall receive a Bonus based on the voucher.
- The Bonus payment is conditioned by the current account maintenance by the Bank on behalf of the Client, applicant for a mortgage loan, from which the mortgage loan shall be repaid.
- The Bonus shall be paid within the first disbursement of mortgage loan – based on an application for mortgage loan disbursement submitted by the Client.
- The Bonus shall be paid to the Client’s current account which is intended for mortgage loan repayment.
- The Bonus shall be paid only once for every concluded and disbursed mortgage loan complying with the Campaign Conditions.
- Bonus vouchers may not be added and a single Client (or Clients who are joint applicants) may use only one Bonus voucher.
- The Campaign applies to the Refinancing, Purpose Mortgage Loan and Non-Purpose Mortgage Loan products.
- The Campaign applies to mortgage loans bearing any type of interest rate offered by the Bank.
- The Bonus may not be combined with any other benefit/discount which the Bank may offer to Clients upon provision of mortgage loans.
- Neither draw nor random selection shall be done in any Campaign phase.
- For more information or in case of questions Clients may contact the Client Centre line 222 010 222 daily from 8 am to 9 pm.