

Reward for referring new clients (the "Action")

The action is organized by **Equa bank a.s.**, a company based in Prague 8, Karolinská 661/4, 186 00, ID No. 47116102, registered in the Commercial Register of the Municipal Court in Prague, Section B, File 1830 (hereinafter referred to as the "Bank")

Conditions of Action (the „Conditions“)

1. The Action takes place in the period from 1 January 2013 to 31 March 2013 (the "Period"), with a possible extension. The decision to extend is solely at the discretion of Equa bank and information to extend the Action will be published on www.equabank.cz.
2. Equa bank will remunerate Client with of CZK 150 reward ("Reward"), provided only if the requirements provided in these Conditions are met. Reward in the same amount will also be credited to Recommended Client to the Account at Equa bank.
3. Equa bank will evaluate the Action on a monthly basis and clients who are entitled to Reward will be credited to their accounts in the following month after the month when Conditions were met. If there is a Reward entitlement under these Conditions which is to be credited to more than one account, which, however, belong to one phone number, Equa bank will credit existing clients with this phone number on the account that was opened at Equa bank as the first one. Recommended client cannot use his/her own phone number as the phone number of recommendatory Client.
4. To participate in the Action, Recommended client shall enter a promotional code (9 digits mobile phone number) of recommendatory Client.
5. In the event that the Client already participates in other events organized by the Equa bank cannot participate in the Action. Advantages of events are not cumulative.
6. Client is not allowed to be paid out any compensation for costs incurred by him in pursuance of actions under these Conditions.
7. The Client is not authorized to act on behalf of Equa bank performing the activity under these Conditions.
8. Equa bank has the right in its sole discretion to cancel this Action.
9. Equa bank reserves the right to change or modify these Conditions at any time.
10. Until the takeover of Reward by Client the Reward is not transferable to another person.
11. At no stage of the Action, there are no random selection or draw by Equa bank.
12. For further information and any questions the participant may contact the Client center line 222 010 222 daily from 8:00 to 21:00.

Definitions

For purposes of the Conditions the following terms have the meanings set out below:

"Account" means CZK current account maintained at Equa bank for the purposes of Action.

"Client" means an individual who has an Equa bank Account opened or will open the account during the duration of the Action.

"Recommended client" means an individual who opens and activates the Account and additionally performs a non-cash transaction with the debit card within two months from account activation.