

Special action „Birthday gift for existing clients“ (hereinafter 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 "Equa bank") in the occasion of second anniversary of Equa bank on Czech banking market.

Conditions of Action (hereinafter the „Conditions“)

1. The Action is available for the clients who during the Period of the Action open a savings account EXTRA in CZK and meet the conditions set out below. EXTRA savings account in CZK is available through internet banking or at the branch of Equa bank. Savings account EXTRA can be opened only with the current account in CZK.

2. The Action is applicable for existing clients that signed the Framework Agreement on provision of banking and payment services up to September, 11th inclusive and opened savings account EXTRA in CZK during the Period of Action.

3. The interest rate on a savings account EXTRA in CZK consists of a base interest rate and EXTRA bonus interest according to the tiers defined in the actual Interest Rate Sheet. EXTRA interest is paid only if the conditions set out in paragraph 4 of the Conditions are fulfilled.

4. The EXTRA bonus will be paid if the following conditions are met:

- Balance of Participant on a standard savings account will not be decreased under the balance as of 31st August, 2013 available to Participant in the internet banking statement (Action therefore applies only to new balances that Participants of the Action have not yet deposited at Equa bank).
- Participants do not realize any outgoing transaction from the EXTRA savings account.

5. Basic interest on the balance in EXTRA savings account is calculated daily and credited to your savings account EXTRA on the first day of the following calendar month. EXTRA bonus on the balance in EXTRA savings account is calculated daily and credited to your savings account during the following calendar month, if the conditions defined in Section 4 of the Conditions are met. Interest shall be subject to taxation in accordance with the legislation in force on the date when the relevant interest is credited.

6. Equa bank will follow the rules for paying out the EXTRA bonus stated in point 4 of these Conditions until further notice.

7. In the case of non-compliance as defined in Section 4 of the Conditions only the basic interest rate specified in the actual Interest Rate Sheet is applied.

8. Equa bank has the right to terminate the Action anytime. Equa bank reserves the right to change, modify or cancel these Conditions anytime.

9. The Client accepts these Conditions, if he/she applies for the Savings account EXTRA in the Period of Action.

10. There is no lottery or random selection taking place during this Action.

Definitions

For purposes hereof, the terms with initial capital letters have following meanings:

"Client" means an individual who signed Framework Agreement for the provision of banking and payment services as the day preceding of the beginning which is defined as the first day of the period of the action, i.e by September 11th 2013, inclusive.

"Period of Action" means the period during which the savings account EXTRA is available for opening. The period starts from September 12th and will expire on October 11th, 2013.

"Participant" means an individual who fulfills Conditions specified above.

For further information and any questions Participants can contact the Customer Service Line 222 010 222 daily from 8:00 to 21:00.