

## Reward for referring new clients – Current Account (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")

### Conditions of Action (the „Conditions“)

1. The Action takes place from April 1st, 2013 and is not limited.
2. Equa bank will remunerate Client with of CZK 150 reward ("Reward"), provided only if the requirements provided in these Conditions are met, especially when Recommended client realizes the first non-cash card transaction within two months after the account activation. Reward in the same amount will also be credited to Recommended Client to the current Account at Equa bank.
3. To participate in the Action, Recommended client shall enter a promotional code (9 digits mobile phone number without spaces and without country code) of recommendatory Client, For the avoidance of doubts it is a mobile phone number provided by Client to send the authorization sms messages from Equa bank to Client.
4. 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.
5. Equa bank provides the Rewards (Recommended clients and referral clients) only on the current accounts in CZK, which have been in accordance with the terms of Equa bank activated, not by the Client or Equa bank terminated or closed and are not affected by the assignment of the execution.
6. If there is a concurrence of Recommended client with a current account with the product RePůjčka at the same time, the Reward will not be paid to Recommended client for current account in case that the RePůjčka was disbursed within two months from the activation of the current account and promotional codes are the same for both products. In this case, it is considered that the current account was opened in connection with the application of Recommended client for product RePůjčka.
7. In the event that the Client already participates in other actions organized by the Equa bank cannot participate in the Action. Advantages of actions are not cumulative.
8. Client is not allowed to be paid out any compensation for costs incurred by him in pursuance of actions under these Conditions.
9. The Client is not authorized to act on behalf of Equa bank performing the activity under these Conditions.
10. Equa bank has the right in its sole discretion to cancel this Action.
11. Equa bank reserves the right to change or modify these Conditions at any time.
12. At no stage of the Action, there are no random selection or draw by Equa bank.
13. For further information and any questions the participant may contact the Customer Service line 222 010 222 daily from 8:00 to 21:00.

### Definitions

**"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.