

## 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](http://www.equabank.cz/5000) or [www.hypoalarm.cz](http://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.