

## TERMS AND CONDITIONS OF THE CAMPAIGN ENTITLED "FREE GOLD CARD FOR CURRENT ACCOUNT UNTIL THE END OF 2021" (HEREINAFTER "CAMPAIGN")

### INTRODUCTORY PROVISIONS

The Campaign shall be organised by **Equa bank a.s.**, seated in Prague 8, Karolinska 661/4, Postcode 186 00, ID No. 47116102, entered in the Commercial Register maintained by the Municipal Court in Prague, Section B, Insert 1830

(hereinafter "Equa bank").

### TERMS AND CONDITIONS OF CAMPAIGN (HEREINAFTER "TERMS AND CONDITIONS")

- Participant in the Campaign shall be:
  - A new Customer**, applying for a current account in CZK with Debit MasterCard Gold (hereinafter "Gold Card") during the Campaign Period and concluding a Framework Agreement on Provision of Banking, Payment, and Investment Services of Equa bank a.s. during such period,  
or
  - An existing Customer**, holding a Debit MasterCard (hereinafter "Standard Payment Card") and applying for an exchange of a Standard Payment Card for a Gold Card during the Campaign Period.
- A Participant in the Campaign who activates such Gold Card, issued for an account set up pursuant to Point 1 of the Terms and Conditions, no later than in the month following a month in which the Gold Card was applied for, shall become entitled to a Bonus of free maintenance of the Gold Card until the end of 2021.
- Should the Customer fail to fulfil the Terms and Conditions of the Campaign pursuant to Points 1 and 2 above, he/she will be charged a fee for the Gold Card pursuant to the valid Price List.
- When the Bonus ends, the Gold Card shall continue to be maintained for the Customer; however, from 1 January 2022 for a fee pursuant to a valid Price List.
- The Customer may apply for an exchange of the Gold Card for a Standard Payment Card at any time during the Campaign and after its completion, and thus to terminate maintenance of the Gold Card.
- Equa bank shall be entitled to terminate the Campaign Period at any time. Equa bank shall reserve the right to modify, amend or cancel the Terms and Conditions without any compensation at any time.
- By becoming a Participant in the Campaign, the Customer shall accept the Terms and Conditions.
- There shall be no drawing lots or random selection at any stage of the Campaign.
- Alternatively, the Bonus may neither be paid out in cash nor may another payment be requested.
- Should the Customer already participate in another Campaign run by Equa bank, he/she may not become Participant in this Campaign. Bonuses of Campaigns shall not add.

### DEFINITION OF TERMS

For the purposes of the Terms and Conditions, capitalised terms shall have the following meaning:

**"Bonus"** shall mean a free maintenance of Gold Card until the end of 2021.

**"Customer"** shall mean an individual who concluded a Framework Agreement on Provision of Banking, Payment, and Investment Services of Equa bank a.s. with Equa bank.

**"Campaign Period"** shall mean a period in which the Campaign runs. The Campaign shall start on 17 June 2021 and shall end on 31 August 2021.

**"Participant in the Campaign"** shall mean an individual who also fulfilled conditions pursuant to Points 1 and 2 of the Terms and Conditions above.

**"Participant in the Campaign"** shall not be an existing Customer who already holds a Gold Card, even if he/she exchanges the Gold Card for a Standard Payment Card during the Campaign Period and subsequently applies for it to be exchanged for a Gold Card again. A Customer exchanging a Gold Card for another package type (Premium or Premium Plus) may not become Participant in the Campaign during the Campaign Period. Participant in the Campaign shall not be an existing Customer, holding a Gold Card without an active Premium or Premium Plus package, applying for a repeated opening of a Premium or Premium Plus package during the Campaign Period. The Customer who has had a renewal of the plastic Gold Card during the Campaign Period (e.g. due to an automatic renewal after expiration of the plastic card, upon the request of the Customer due to a mechanical damage or loss of the payment card) shall not be included in the Campaign.