

Conditions of action for employees of selected companies (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, insert 1830 (hereinafter referred to as " Equa bank").

Conditions of Action (hereinafter referred to as „ Conditions ")

1. The employees of selected companies become participants of this Action, when they within the duration of the Action will open an Equa bank current account in CZK or request a RePůjčka and sign a Framework agreement on the provision of banking and payment services Equa bank a.s., either through the application of a current account in CZK completed online at www.equabank.cz or at the Equa bank branches.
2. The participation of companies in the program is based solely upon the decision from Equa bank side.
3. For participation in the Action through the online application for a current account in CZK completed online at www.equabank.cz **Password** is required to fill in to the promotional code in order to participate in Action. Pole promotional code is located on the second step of completing the online application.
4. For participation in the Action via Equa bank branch Client must tell bankers a Password when asking for current account or for RePůjčka.
5. Participants of this Action are not charged a fee for maintaining the current account in CZK. Furthermore, Equa bank will credit the Equa bank current account with CZK 300 after the first non-cash card transaction if realized within the two months after the account activation. In case that a participant requests a RePůjčka and the request is approved and is disbursed the participant will also receive a bonus of CZK 500 in addition to the standard offer valid at the time of the disbursement. In the case of an application for a mortgage loan a participant may receive a discount of up to 0.30 % p.a. compared to the standard rate.
6. Bonus for the first card transaction will be paid only once, at the latest during the following calendar month following the month in which the first non-cash card transaction occurred.
7. Bonus for RePůjčka will be paid only once, at the beginning of the third week following the week in which there was a disbursement of RePůjčka.
8. Equa bank has the right to terminate the period of the Action. Equa bank reserves the right to change these Conditions at any time, to modify, alter or cancel Action without compensation.
9. Client accepts these Conditions, if it becomes a participant of the Action.
10. At any time during the Action there will be no drawing or random selection.
11. If Client is already participating in other actions organized by Equa bank shall not become a party to this Action. Benefits of shares are not cumulative except for the advantages stated in the article 5 of these Conditions.
12. For further information and any questions to a participant may contact the Customer Service line at 222 010 222 daily from 8:00 to 21:00.

Definition of Terms

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

"Bonus" means a sum of money that will be credited to the current account in CZK if the Conditions of the action are fulfilled.

"Password" is an identifier that client must specify when applying for a current account or for a RePůjčka online at www.equabank.cz or tell to Equa bank bankers, to participate in the Action and to receive bonuses. The password is communicated by the representative of Equa bank to the selected company.

"Client" means an individual that has signed a Framework agreement for the provision of banking and payment services Equa bank a.s. This action is not applicable for existing Equa bank clients.

"Period Duration" means the period during which the action takes place. The action starts with the April 1st, 2014 and is not limited.

"Card transaction" means any non-cash payment for goods or services at the merchants by debit card issued by Equa bank. ATM withdrawal is not considered a card transaction in these Conditions.

"Participant" means an individual who has opened an account and signed a Framework agreement on the provision of banking and payment services Equa bank a.s. and fill in the correct Password.

The other fees and charges are specified in the actual Price List.