

Terms and Conditions of the Promotion of the FAIR Accounts PLUS and EXTRA (hereinafter the “Promotion”)

Part One/ General Provisions

The Promotion is organised by Sberbank CZ, a.s., a company with its registered office at U Trezorky 921/2, Jinonice, 158 00 Prague 5, ID No. 25083325, registered in the Commercial Register maintained by the Municipal Court in Prague, Section B, entry 4353 (hereinafter “Sberbank”)

Part Two/ Terms and Conditions of the Promotion (hereinafter the “Terms”)

1. Every Client over 18 years of age who applies through the website www.sberbank.cz or at any Sberbank branch during the Promotion Period for a current account – “FAIR Account PLUS” or “FAIR Account EXTRA” and concludes with Sberbank a Framework Agreement on Banking Products and Services for these types of current accounts becomes the Promotion Participant. In addition to the concluded Framework Agreement on Banking Products and Services, the Client is obliged to conclude Product Parameters and Terms of Use.
2. Promotion Participants who transfer their account from another bank to Sberbank, including the payment transactions (hereinafter the “**Mobility**”) at the latest in the month following the month in which the Framework Agreement under paragraph 1 hereof was concluded and fulfil the conditions of the FAIR Account PLUS Activity Performance or the FAIR Account EXTRA Activity Performance, will receive a reward of CZK 1,234 (hereinafter the “**Mobility Reward**”). The performance of the FAIR account PLUS or EXTRA activity must be carried out for at least 3 consecutive calendar months. The Mobility Reward will be paid in the 4th month after the implementation of the FAIR Account PLUS or FAIR Account EXTRA Activity Performance, solely into the current account with respect to which the conditions for paying the Mobility Reward have been met. The Client must meet these conditions within 6 months following the month in which the Mobility was carried out.
3. The Promotion Participant according to paragraph 1, who for 12 consecutive calendar months fulfils the condition of the FAIR Account PLUS or FAIR Account EXTRA Activity Performance will be credited with a reward of CZK 1,234 (hereinafter the “**Loyalty Reward**”). The Loyalty Reward will be paid in the following calendar month after the conditions for its payment have been met, solely into the current account with respect to which the conditions for paying the Loyalty Reward have been met. If the Client has been paid the Mobility Reward, the Loyalty Reward payment for the Client will be calculated at the earliest for 12 calendar months after the Mobility Reward payment. The Client can receive the Loyalty Reward repeatedly.
4. The Mobility Reward applies to one Client only once. One Client may claim the Mobility Reward for only one account held with Sberbank. The Mobility Reward cannot be paid if the Client has already been paid the Loyalty Reward. The Mobility Reward is paid only to Clients who do not currently have and did not have in the last year as of the date of Mobility any current account (excluding technical accounts) other than the current accounts FAIR account Plus and FAIR account Extra.
5. The Client can receive the Loyalty Reward only with one current account held with Sberbank. The Client may have several other current accounts held with Sberbank without the entitlement to a Loyalty Reward or Mobility Reward.
6. Sberbank has the right to terminate at any time the Promotion Period and the Promotion itself. Sberbank reserves the right to change these Terms at any time or cancel them without compensation.

7. In the event that Sberbank terminates the Promotion, Sberbank is obliged to pay the Client a Loyalty Reward in proportion to the actual period during which the Client duly fulfilled the Terms of the Promotion. The entitlement to the Mobility Reward is non-claimable and Sberbank is not obliged to pay such reward to the Client in the event of termination of the Promotion if the Client has not fulfilled all the conditions for obtaining it on the date of termination of the Promotion. Sberbank is not obligated to pay the Mobility Reward or the Loyalty Reward into an account opened with another bank, even if the Client has opened the respective FAIR Account PLUS or FAIR Account EXTRA; in which case the Client loses the right to claim the Mobility Reward or the Loyalty Reward.

Part Three/ Definition of Terms

For the purposes of these Terms, other capitalised terms not defined above have the following meaning:

- **“Client”** means a natural person, the consumer who has concluded with Sberbank a Framework Agreement on Banking Products and Services during the Promotion Period.
- **“Promotion Period”** means the period during which the Promotion takes place. The Promotion starts on 1 April 2020 with no specified end date of the Promotion.
- **“Promotion Participant”** means a natural person, the consumer, who has fulfilled the above Terms of the Promotion.
- **“FAIR Account PLUS Activity Performance”** means at least a) Credit Turnover in the FAIR Account PLUS of CZK 12,345 per calendar month together with at least 5 outgoing Payment Card Transactions per calendar month or b) Credit Turnover in the FAIR Account PLUS of CZK 12,345 per calendar month together with CZK 500,000 in Investments at the end of the month.
- **“FAIR Account EXTRA Activity Performance”** means at least a) Credit Turnover in the FAIR Account EXTRA of CZK 50,000 per calendar month together with at least 5 outgoing Payment Card Transactions per calendar month or b) Credit Turnover in the FAIR Account EXTRA of CZK 50,000 per calendar month together with CZK 500,000 in Investments at the end of the month.
- **“Payment Card Transactions”** include all posted transactions made by a payment card except ATM withdrawals.
- **“Credit Turnover”** means incoming transactions to an account established by the Client pursuant to paragraph 1 of the Terms. Credit Turnover in an account includes incoming payments from another bank (including from abroad), incoming payments from another Sberbank client’s account (including foreign currency) and deposits. Credit Turnover does not include in particular: interest credited, transfers from different accounts of one Client, maturity of term deposits and mortgage bonds, and the drawing of a loan to the account.
- **“Investments”** mean all types of securities offered by Sberbank (mutual funds, debt securities, mortgage bonds and others) purchased by the Client through Sberbank. Investments are evaluated at the end of the month. This is the Client’s minimum balance in all investment products purchased through Sberbank.