

Terms of Participation in Savings Account Preferential Interest Rates Campaign ("Campaign")

Part One/ Introduction

Launched by Sberbank CZ, a.s., U Trezorky 921/2, 158 00 Praha 5 – Jinonice, Co. Reg. No. 25083325, registered in the Commercial Register with the Metropolitan Court of Prague under File No. B 4353 ("**Sberbank**"), the Campaign is conducted in accordance with Section 2884 et seq. of Act No. 89/2012 Sb., the Civil Code ("**Civil Code**").

Part II/ Campaign Terms and Conditions ("Terms and Conditions")

1. The Campaign is open to all Sberbank clients – consumers, private individuals – entrepreneurs, and legal entities that:
 - a) apply for a savings account ("**Savings Account**") at www.sberbank.cz/en or any Sberbank branch throughout the Campaign Period and open the Savings Account arranged under a master agreement for banking products and services and under a document entitled "Product Parameters and Terms of Use" executed with Sberbank; or
 - b) already hold the Savings Account before the start of the Campaign Period, and simultaneously hold or apply for the Current Account with Sberbank.
2. The Campaign Participants who hold the Current Account and simultaneously: (i) open the Savings Account as described in point a) of paragraph 1 hereof; or already hold the Savings Account as described in point b) of paragraph 1 hereof receive preferential interest rates on their Savings Account atop the standard interest rate shown among the Deposit Interest Rates ("**With-Account Bonus Rate**").
3. The With-Account Bonus Rate may be changed from time to time throughout the Campaign Period by Sberbank at its discretion, without prior notice.
4. The With-Account Bonus Rate is set at 0.1% p.a. The Clients not holding the Current Account are excluded from the Campaign.
5. The standard interest rate shown among the Deposit Interest Rates as the date hereof is set at 0.2% p.a. The standard interest rate is pegged against the 3M PRIBOR reference rate. Sberbank changes the standard interest rate in accordance with the General Business Terms and Conditions.
6. The total interest rate on the Savings Account including the With-Account Bonus Rate is 0.3% p.a.
7. The With-Account Bonus Rate applies to each Savings Account opened with Sberbank, provided that the conditions set above are satisfied. Each Client can hold an unlimited number of the Savings Accounts.
8. Sberbank has the right to cancel the Campaign Period and the Campaign at any time. Sberbank reserves the right to amend, restate or revoke entirely these Terms and Conditions at any time. The With-Account Bonus Rate is discretionary. Starting on the first day after the end of the Campaign Period, the Savings Account will bear the standard interest rate shown among the Deposit Interest Rates. Any contentious issues regarding the Campaign will at all times be finally resolved by Sberbank. The Campaign Participants cannot claim any other sum or compensation of any kind.
9. In the event of any discrepancy between these Terms and Conditions and the Deposit Interest Rates, the latter shall prevail.

Part Three/ Definition of Terms

For the purposes hereof, the following capitalised terms used herein but not defined above have the following meaning:

- **“Client”** means a private individual – consumer, private individual – entrepreneur or legal entity (Entrepreneurs and Small Business segment) who has opened the Savings Account under a master agreement for banking products and services executed with Sberbank throughout the Campaign Period or who already holds the Savings Account opened under that agreement.
- **“Campaign Period”** means the period during which the Campaign is being conducted. The Campaign takes place from 1 January 2021 to 31 January 2021.
- **“Campaign Participant”** means a private individual – consumer, private individual – entrepreneur or legal entity (Entrepreneurs and Small Business segment) who has met the Terms and Conditions set forth above.
- **“Deposit Interest Rates”** means the deposit interest rates for private individuals, entrepreneurs and small businesses published on the Sberbank website at <https://www.sberbank.cz/en/urokove-podminky>.
- **“Current Account”** means FAIR Account PLUS, FAIR Account EXTRA, Business FAIR Account AKTIV, Business FAIR Account OPTIMAL and FAIR Account PODNIKATEL offered by Sberbank.
- **“General Business Terms and Conditions”** means the General Business Terms and Conditions published on the Sberbank website at <https://www.sberbank.cz/en/obchodni-podminky>.