

## **TERMS AND CONDITIONS OF MARKETING CAMPAIGN: REMUNERATION FOR RECOMMENDING AND OPENING NEO ACCOUNT**

The purpose of this document is to modify the terms and conditions of the marketing campaign – remuneration for recommending and opening NEO account (hereinafter referred as “**Campaign**”). The terms and conditions of Campaign may only be changed by written amendments to this document.

### **1. ADMINISTRATOR AND ORGANIZER**

The Campaign administrator and organizer is Expobank CZ a.s., of registered address Na strži 2097/63, 140 00 Prague 4, ID No.: 14893649, registered in the Commercial Register administered by the Municipal Court in Prague, Section B, Dossier No. 476 (hereinafter referred as “**Bank**”).

### **2. CAMPAIGN PARTICIPANTS**

Campaign participants can be the Bank Clients who have an active NEO account (hereinafter referred as “**Existing client**”) or the new Bank Clients who were recommended by Existing clients during the Campaign period and have not yet been in any contractual relationship with the Bank (hereinafter referred as “**Recommended client**”). The Campaign participant must meet all the conditions set forth in this document. Bank employees are not excluded from taking part in the Campaign.

### **3. CAMPAIGN DURATION**

The duration of the Campaign period is from 06/01/2020 to 31/12/2020. The Bank reserves the right to extend Campaign duration or prematurely terminate it. Information on changes in the duration will be published on the Bank's website [www.expobank.cz](http://www.expobank.cz).

### **4. REMUNERATION FOR JOINING THE CAMPAIGN**

The Bank shall provide a remuneration of CZK 300 (hereinafter referred as “**Remuneration**”) to an Existing client under the condition that a Recommended client opens a NEO account (hereinafter referred as “**Account**”) and activates at least one of the Bank's external partner's services via the Bank's Internet banking. The Bank shall also credit the same Remuneration amount to the Recommended Client's Account.

### **5. CREDITING THE REMUNERATION**

In order for a Recommended client to receive the Remuneration it is necessary to fill in a request for opening an Account during the Campaign period by following a link with a unique code provided by an Existing client (hereinafter referred as “**Recommendation**”). An Existing Client may receive Remuneration for a maximum of 50 Recommended clients during the Campaign. A Recommended client shall receive the Remuneration only in case his/her Account has been opened with the Bank for the first time during the Campaign and at least one of the Bank's external partners' services has been activated via the Bank's Internet Banking. The Bank shall credit the relevant Remuneration to the Campaign participant's account opened with the Bank in his/her name at the latest on the last calendar day of the calendar month following the month in which the Campaign participant had been entitled to the Remuneration. The Bank will credit a Campaign participant with the Remuneration only to an Account (i) which was not terminated or closed by the Campaign participant or the Bank, (ii) regarding which no cancellation request has been registered, (iii) regarding which no unauthorized overdraft has been registered or (iv) which is not affected by execution or insolvency proceedings. There is no legal entitlement to the Remuneration and it is not enforceable in a court.

### **6. FINAL PROVISIONS**

The Terms and conditions of the Campaign are available at [www.expobank.cz](http://www.expobank.cz). The Bank reserves the right to modify or change the Terms and conditions of the Campaign at any time. Any possible changes to the Terms and conditions of the Campaign will be published on the website [www.expobank.cz](http://www.expobank.cz); such change will become effective as of the date of publication on this website. Campaign Terms and conditions are valid for a limited amount of time. A Client acknowledges that the Remuneration is subject to taxation in accordance with Act No. 586/1992 Coll., On Income Taxes, as amended (with possible subsequent tax exemption pursuant to § 10 (3a)). The Bank is not responsible or liable for the fulfillment of the tax obligation by the Campaign participant.

In Prague on 06/01/2020