

TERMS AND CONDITIONS OF THE MARKETING CAMPAIGN REMUNERATION FOR RECOMMENDING AND OPENING NEO ACCOUNT II

The purpose of this document is to adjust the conditions of the marketing campaign **Remuneration for recommending and opening a NEO account II** (hereinafter referred as **“Campaign”**).

1. ORGANIZER AND ADMINISTRATOR

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

2. CAMPAIGN PARTICIPANTS

A Campaign participant could be an existing client of the Bank with an active NEO account (hereinafter referred as **“Current client”**) or a new client recommended by the Current client during the Campaign who has not been in any contractual relationship with the Bank (hereinafter referred as **“Recommended client”**). In addition, the Campaign participant must meet all the conditions set out in this document. Bank employees are not excluded from the Campaign.

3. CAMPAIGN DURATION

The Campaign will be held from 01/04/2021 to 31/03/2022. The Bank reserves the right to extend the Campaign duration or terminate it prematurely. Information on the change in the Campaign duration will be published on the Bank's website www.expobank.cz.

4. REMUNERATION FOR PARTICIPATING IN THE CAMPAIGN

The Bank shall provide a remuneration of CZK 500 (hereinafter the **“Remuneration”**) to a Current client under the condition that a Recommended client opens NEO account (hereinafter referred as **“Account”**) and makes at least one payment by debit payment card issued by the Bank to this Account (hereinafter referred as **“Card”**) in the period of two calendar months following the month of opening the Account. The Bank shall also credit the same Remuneration amount to the Recommended client's new Account if these conditions are met.

Solely a payment by Card at a merchant's terminal or on the Internet is considered to be the payment under these Campaign terms and conditions. For the purposes of the terms and conditions of the Campaign, the withdrawal of cash by Card from an ATM or the inquiry into the balance on the Account **is** in particular **not considered a payment**.

5. CREDITING THE REMUNERATION

In order to receive the Remuneration, it is necessary for the Recommended client to fill in an application for opening an Account by following a link with a unique code provided by the Current client (hereinafter referred as **“Referral”**) during the Campaign. A Current client may receive Remuneration for a maximum of 50 Recommended clients during the Campaign. During the Campaign, the Recommended client will receive the Remuneration only upon the first opening of the Account and under the conditions of making at least one payment by Card in the period of two calendar months following the month of opening the Account. The same person cannot receive the Remuneration as a Recommended client more than once for the entire duration of the Campaign. The Current client may receive the Remuneration only for such a Recommended client who, on the basis of the Referral from the Current client, actually receives the Remuneration (i.e. the Current client will not receive a Remuneration if the Recommended Client has already received a Remuneration in the past as a result of the same or another Current client's Referral).

The Bank will provide the relevant Remuneration to the Campaign participant by crediting it to the Account opened in the Bank in the participant's name, no later than on the last day of the calendar month following the month in which the Campaign participant became entitled to the Remuneration. The Bank shall credit the Remuneration to the Campaign participant only to an Account which has not been terminated or otherwise closed by the Campaign participant or the Bank, for which no request for its cancellation has been registered and which is not in unauthorized debit or affected within execution or insolvency proceedings. There is no legal claim to the Remuneration, and it is not enforceable in the court. In particular, the Bank reserves the right to not provide the Remuneration to a Campaign participant whose conduct, in the Bank's opinion, show features of fraudulent or immoral conduct with

the aim of unjustifiably or immorally soliciting the Remuneration to the detriment of the Bank or to the rights of other persons.

6. FINAL PROVISIONS

The Campaign conditions are available on the website www.expobank.cz. The Bank reserves the right to modify or change the Campaign conditions at any time or to terminate the Campaign completely. Any possible changes to the Campaign conditions will be published on the website www.expobank.cz. The validity of the Campaign conditions is limited in time. The Campaign participant 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 Article 10 paragraph 3 letter A). The Bank is not responsible or liable for the tax obligation fulfillment by the Campaign participant.

These Campaign terms and conditions are valid and effective from 01/04/2021 and apply only to Referrals made from 01/04/2021 inclusive.

In Prague on 31/03/2021

Expobank CZ a.s.