

Rules of the „Recommend George” Marketing Campaign (hereinafter referred to as the “Campaign”)

1. Campaign Promoter

The Campaign promoter and organizer is Česká spořitelna, a.s., ID No: 45244782, with its registered office at Prague 4, Olbrachtova 1929/62, Postal Code 140 00, registered in the Commercial Register maintained by the Municipal Court in Prague, Section B, Insert 1171 (hereinafter referred to as the „Promoter”).

2. Campaign Period

The Campaign will run from 1 March 2025 to 31 May 2025 (hereinafter referred to as the „Campaign Period”), with the latest possible payment of the reward being in August 2025.

3. Campaign Participants

- 3.1 A Referrer is the Promoter’s customer whose age is 15 years or over and who maintains a personal account in Czech crowns with the Promoter and at the same time uses George mobile banking (hereinafter referred to as the „Referrer”).
- 3.2 A Referee has to be a tax resident of the Czech Republic aged 18 years or over and must not have had a personal account with the Promoter for at least 12 months prior to joining the Campaign (hereinafter referred to as the „Referee”).

4. Campaign Conditions for Reward Receipt

- The Referrer **shares the link** with his/her friends **via the George app in his/her mobile**.
- The Referee **clicks on the link and enters his/her phone number** starting with the Czech area code. The phone number must be the same as the Referee’s phone number registered with the Promoter.
- The Referee **has to download and activate the George mobile app**. Then the Referee has to **open either of the following accounts: Plus účet, Standard účet, Účet Premier or Účet Erste Private Banking, latest by 31 May 2025**.
- The Referee has no legal right to open the selected account. The Promoter is not obliged to disclose to the Referee or the Referrer the reasons if it decides not to conclude an agreement on opening the selected account with the Referee.
- In order to receive the maximum reward, the Referee must **make at least 4 payments each month in the 3 calendar months following the account opening with the card** issued for the new account. If he/she fails to meet the Campaign conditions in one month, he/she will not earn the CZK 400 reward. However, he/she can receive it again in the next month if he/she meets the conditions which are evaluated separately each month. Payments both in-store and online (card subscriptions, e.g. for Netflix, Spotify, etc. also count) count for purposes of earning the reward, including with a card on your phone or watch. You can pay using any card issued for your newly opened account. ATM withdrawals do not count.

5. Referrer’s Reward

- A Referrer may approach an unlimited number of Referees during the Campaign Period, but may only receive a reward for 5 of them.
- The Referrer may receive a maximum of CZK 1,200 per Referee during the Campaign Period. During 3 months CZK 400 per each month.

- The Referrer may earn a reward for 5 Referees for the entire Campaign Period, i.e. a maximum amount of CZK 6,000 (5× CZK 1,200).
- If the Referrer cancels all his/her personal accounts in CZK with the Promoter during the Campaign Period, the relevant reward will not be paid to him/her.
- The Promoter will credit the reward to the Referrer's personal account in CZK always no later than on the last day of the month in which the Campaign conditions have been met.
- In compliance with the bank secrecy obligation, the Promoter shall not disclose to the Referrer, which Referee was opened an account or any other information relating to the Referee's account, unless having received an express written consent of the Referee to disclose such information.

Example: *If the Referrer invites 10 persons as part of the Campaign and all of them meet the conditions, he/she will only receive a reward for the 5 people who met the conditions as first.*

6. Referee's Reward

- Each Referee who meets the Campaign conditions will receive a reward.
- The Campaign is active for three months following the month in which the account was opened, with each month being evaluated separately. The Referee may receive a reward of CZK 400 per calendar month, i.e. a maximum of CZK 1,200 if the conditions are met for all 3 months under review. If the Referee fails to meet the Campaign conditions in one month, he/she will not receive the reward of CZK 400 for such month. However, he/she can receive for the next month if the conditions are met in the next month.
- The Promoter will credit the reward to the Referee's newly opened account on the last day of the month in which the Campaign conditions have been met.
- If the Referee cancels the newly opened account during the Campaign Period, he/she will not receive the reward for the previous calendar month or for the month in which he/she cancelled the account.

Example: *If the Referee opens an account on 20 March 2025, he/she may receive the reward in the following month (April 2025), if he/she makes 4 card payments in April 2025. The Reward of CZK 400 then will be credited to to account at the latest by 30 April 2025. He/she becomes entitled to the reward even for May and June if he/she meets the condition of four card payments in each month. However, if, for example, he/she fails to meet the conditions in May 2025, he/she will not become entitled to the reward. If he/she meets the conditions again in June, he/she will become entitled to the reward.*

The Campaign always ends after three calendar months. *If the customer fails to meet the conditions in any month, the Campaign will not be prolonged. He/she may receive a maximum of CZK 1,200.*

7. Final Provisions

The Campaign cannot be combined with the similar campaign Účet s výhodou (Account with a Benefit) for the customers of the Kooperativa insurance company and Kapital.

In the event that the Promoter cancels the account during the Campaign Period:

- to the Referrer, the Referrer's entitlement to the reward will cease. The Referee becomes entitled to the reward payment if the Campaign conditions are met.
- to the Referee, the Referee's and the Referrer's entitlement to the reward will cease.

The Promoter reserves the right to change the Rules at any time during the Campaign Period or terminate the Campaign without giving any reason. The Promoter will inform the Referrer and the Referee of the change or termination of the Campaign, including the conditions of the Campaign termination, without undue delay on the website www.csas.cz/doporucte-george.

In Prague on 1 March 2025.

The Personal Data Processing Policy is available [here](https://www.csas.cz/en/personal-data-processing-principles) (<https://www.csas.cz/en/personal-data-processing-principles>).

Česká spořitelna, a.s.