

Rules of the marketing promotions

"Reward for active use of a children's personal account" (hereinafter referred to as the "Promotion 1") and "Cosmo Tales Glow-in-the-dark card" (hereinafter referred to as the "Promotion 2")

1. Organiser of Promotion 1 and Promotion 2

The organiser and promoter of Promotion 1 and Promotion 2 is Česká spořitelna, a.s., Company ID No. 45244782, with its registered office at Olbrachtova 1929/62, Prague 4, postal code 140 00, Czech Republic, entered in the Commercial Register maintained by the Municipal court in Prague, section B, File no. 1171 (hereinafter referred to as the "Organiser").

2. Promotion Period

Promotion 1 and Promotion 2 will run from 14 August 2026 to 13 October 2026. The final reward payment under Promotion 1 may be made in March 2027.

3. Conditions of Promotion 1 – Reward

- 3.1. Promotion 1 is open to minors aged 8 to 17 inclusive (hereinafter referred to as the "Participant") whose legal guardian opens a personal account intended for children (hereinafter referred to as the "Account") with the Organiser between 14 August 2026 and 13 October 2026, either at a branch of the Organiser or online, where available. A payment card must be issued together with the Account. This means that the Participant must be identified by the Organiser in accordance with the applicable legislation on measures against money laundering and terrorist financing. For this purpose, the Participant must appear in person at a branch of the Organiser and present a valid identity document (identity card or passport) from which the Participant's identification details can be verified.
- 3.2. The reward is available to a Participant who, on the date the Account is opened during Promotion 1, does not hold any other personal account with the Organiser and **has not held such an account at any time during the six months preceding the start of Promotion 1** (i.e. since 14 February 2026). Subject to meeting these conditions, the Participant is eligible to receive rewards of up to CZK 500 in total.
- 3.3. To qualify for the reward for a particular calendar month, the Participant must make at least three payments using the payment card issued for the Account during that month. The reward may only be paid for the five full calendar months immediately following the month in which the Account was opened (hereinafter referred to as the "Eligible Months").

Example: If the Participant opens the Account in October 2026, the Eligible months are November 2026, December 2026, January 2027, February 2027 and March 2027. Accordingly, the final possible reward payment will be made in March 2027.
- 3.4. The Organiser will credit the Account with a reward of CZK 100 for each Eligible month (as defined in Section 3.3) in which the Participant, as the Account holder, makes at least three payments using the payment card issued for the Account. The reward will be credited no later than the end of the month in which the condition of making three card payments has been fulfilled. Payments made late on the last day of a calendar month may not be taken into account. For the purposes of assessing compliance with the conditions of Promotion 1,

any payment made after 9:00 p.m. on the last day of a calendar month will be deemed to have been made in the following month.

Example: If the children's Account is opened on 30 August 2026, the Account holder may receive the first reward in the following month (September 2026), provided that they make three card payments during September 2026. The Account holder will also be eligible for rewards for October, November, December and January 2027 if the condition of making three card payments is met in each of those months, allowing the Participant to receive rewards of up to CZK 500 in total. However, if, for example, the condition is not met in September 2026, no reward will be paid for September. If the condition is met again in October, the Participant will be entitled to the reward for October. Eligibility is assessed separately for each calendar month.

- 3.5. If the Participant closes the newly opened Account during the period of Promotion 1, the Participant will lose the right to receive the reward for the calendar month in which the Account is closed and for any subsequent month. Any reward relating to the months preceding the month in which the Account is closed, provided that the relevant conditions have been met but the reward has not yet been paid, will remain payable and will be credited by the Organiser in the usual payment period. If the Organiser closes the Participant's Account during Promotion 1, the Participant will lose the right to receive the reward for the month in which the Account is closed and for any subsequent month. Any reward relating to the preceding months, for which the applicable conditions have been met but the reward has not yet been paid, will be paid to the Participant in the usual payment period.
- 3.6. Participants aged 8 to 17 may make payments using a physical payment card. The requirement to make three card payments is also considered fulfilled where payments are made using a virtual payment card, which is available to Participants aged 15 to 17.
- 3.7. The opening of the Account and the issuance of a payment card are subject to the Organiser's standard approval process. The Organiser reserves the right to reject any application for an Account without stating a reason.

4. Conditions of Promotion 2 – Cosmo Tales glow-in-the-dark card

- 4.1. During Promotion 1 and Promotion 2, the Cosmo Tales Glow-in-the-Dark Card (hereinafter referred to as the "Glow-in-the-dark card") is available to: (a) Participants in Promotion 1 who meet the conditions set out in Section 3 of these Rules when opening a new Account; and (b) existing customers of the Organiser aged 8 to 17 inclusive who already hold an Account with the Organiser and meet the applicable identification requirements. The total number of Glow-in-the-dark cards is limited to 25,300. The offer is valid until all available cards have been distributed, even if this occurs before the end of Promotion 2.
- 4.2. Participants in Promotion 1 (or their legal guardian) may apply for the Glow-in-the-dark card when opening the Account, provided the identification requirement set out in Section 3.1 of these Rules has been met. Existing customers may obtain the Glow-in-the-dark card by requesting the issuance of a new card for their Account in accordance with the Organiser's terms and conditions.
- 4.3. The offer of the Glow-in-the-dark card applies exclusively to physical payment cards. Virtual payment cards are not included in this offer. The Glow-in-the-dark card may only be requested during the Promotion 2 period. During Promotion 2, and while stocks of Glow-in-the-dark cards remain available, any replacement card will be issued with the same design. Once the available stock of Glow-in-the-dark cards has been exhausted or after the Glow-in-the-dark card expires, the customer will automatically be issued with a standard payment card.
- 4.4. The Glow-in-the-dark card offer is independent of Promotion 1 and does not affect participation in Promotion 1 or eligibility for the reward under Section 3 of these Rules.

5. Final provisions

The Organiser reserves the right to amend these Rules or the duration of Promotion 1 or Promotion 2 at any time during the Promotion Period without stating a reason. Any such changes will be announced on the website www.csas.cz/detskyucet. These Rules governing Promotion 1 and Promotion 2 are binding and publicly available at www.csas.cz/detskyucet.

Promotion 1 and Promotion 2 are governed by these Rules and the applicable laws of the Czech Republic.

In Prague, 14 August 2026