Marketing Campaign Terms and Conditions
Best Interest Rate Guaranteed for Entire Loan Term

1. Organiser
Sberbank CZ, a.s., Co. Reg. No.: 25083325, with its registered office at: U Trezorky 921/2, 158 00 Praha 5 – Jinonice, registered in the Commercial Register with the Municipal Court in Prague, File No. B 4353 (“Sberbank CZ”).

2. Campaign Description
Sberbank CZ announces that any person fulfilling the campaign terms and conditions obtains the same APR as the one indicated in the offer received from a different institution pursuant to Section 2884 et seq. of Act No. 89/2012 Sb., the Civil Code (“Civil Code”).

3. Campaign Terms and Conditions
This marketing campaign (“Campaign”) takes place from 1 February 2016 until Sberbank CZ announces the end of the Campaign (“Period”); the Campaign terms and conditions apply to the entire term of the loan agreement arranged by the Campaign participants during the Period or prior to the commencement of the Period if Sberbank CZ includes such participants into the Campaign additionally.

4. Basic Terms and Conditions
4.1. The Campaign participant has an unsecured consumer loan in CZK (other than overdraft facility or credit card) arranged with Sberbank CZ (“Loan”).
4.2. The Campaign participant settles his/her debts towards Sberbank CZ in a due and timely manner.
4.3. The Campaign participant submits a binding offer of a consumer loan received from another institution, whether from a bank or subsidiary of a foreign bank offering its services in the Czech Republic (“Offer”), with APR lower than that indicated in the Loan Agreement, and does so by submitting the same via the “I Have a Better Offer” web form at any time during the term of the Loan Agreement.
4.4. The Campaign participant executes an annex to the Loan Agreement; APR indicated therein is the same as the one stated in the Offer.

5. Additional Terms and Conditions
The Offer must:
- be issued in the written form (pre-contract information, draft agreement or a marketing offer on the institution’s letterhead or bearing the institution’s design and logo) or the electronic form (emailed marketing offer bearing the institution’s design and logo);
- be personalized, i.e. stating the full name of the Campaign participant;
- be issued for an amount equal to the outstanding amount of the Loan arranged with Sberbank CZ (with a tolerance of -10%) or greater;
- indicate the annual percentage rate and the interest rate;
- be not more than one month old and valid on the date of submission to Sberbank CZ.
6. APR Reduction

Any Campaign participant meeting the Campaign terms and conditions stipulated in points 4 and 5 obtains the same APR applicable to the Loan arranged with Sberbank CZ as that indicated in the Offer. The annual percentage rate applicable to the Campaign participant will be reduced with effect from the next upcoming regular Loan payment date provided that an annex executed by the client and the bank is presented to Sberbank CZ within 10 days prior to the next agreed Loan payment date. If the annex is presented to Sberbank CZ less than 10 days prior to the next agreed Loan payment date, the annual percentage rate will be reduced with effect from the second nearest Loan payment date. The Campaign participant is not entitled to any reimbursement of interest paid before the end of this term. The minimum APR offered by Sberbank CZ is 5.99% p.a.; the terms and conditions of the Loan Agreement apply.

7. Other Provisions

The Campaign organiser reserves the right to change the Campaign terms and conditions, shorten or extend the Campaign Period or terminate the Campaign without any reimbursement. The Campaign results are definite and cannot be disputed. The final decision on any disputed issue is made at all times by the Campaign organiser.

Campaign participants cannot claim any other performance other than the equal APR. The Campaign organiser hereby does not assume any obligation towards the Campaign participants; and the Campaign participants are not entitled to claim any performance from the Campaign organiser besides the performance outlined herein. It is not allowed to demand participation in the Campaign or equal APR implied by the Campaign using legal means.

Sberbank CZ reserves the right to exclude a participant from the Campaign if there is reasonable suspicion that his/her actions violate the provisions of law, these Campaign Terms and Conditions, General Terms and Conditions of Sberbank CZ, terms and conditions for the relevant product or the generally accepted norms of behaviour.

These Rules are applicable from 20.06.2016 replacing entirely the Rules from 01.02.2016 updated on 01.04.2016.