



Spółdzielcza Grupa Bankowa

The Terms and Conditions of the “Neighbour’s Offer” Promotion (“Terms and Conditions of the Promotion”)

§ 1

Introductory provisions

1. The organiser of this promotional campaign called **the “Neighbour’s Offer” (“Promotion”)** is Spółdzielczy Bank Ludowy in Zakrzewo, ul. Dworcowa 4, 77-424 Zakrzewo, voiv. wielkopolskie, Złotów district, ePUAP address: / SBLZAKRZEWO / domyslna, entered into the Register of Entrepreneurs of the National Court Register kept by the IX Commercial Division of the National Court Register of the District Court Poznań-Nowe Miasto and Wilda in Poznań under KRS number: 0000110644, NIP: 7670000201, REGON: 000498900 (“**Organiser**” or “**Bank**”).
2. The promotion is introduced based on the Terms and Conditions of the Promotion.
3. For any terms which were not defined in the Terms and Conditions of the Promotion, the definitions from “Guidelines on Performing Services to Assist Individuals in Managing Bank Accounts” in Spółdzielczy Bank Ludowy in Zakrzewo.
4. The Promotion is organised based on binding regulations of the Polish law.

§ 2

Rules and subject matter of the Promotion

1. A person eligible to participate in the Promotion must be a natural person – a foreigner, having full legal capacity, who:
 - a) is a citizen of Ukraine who left the territory of this country, or who cannot go back to the territory of this country as a result of the warfare activities taking place there, or
 - b) is not a citizen of Ukraine, but resides in the territory of Ukraine and left it or cannot go back to the territory of this country as a result of the warfare activities taking place there.
2. The Promotion applies only to the above mentioned foreigners who crossed the border after 23 February 2022 (“**Participant**”).
3. The promotion contract is concluded for a period of 12 months with the possibility of extending it at the request of the account holder, with a package for a Standard account.
4. The Participant who during the Promotion period:
 - a) opens a savings and settlement account (ROR) at the Bank is exempt from charges for:
 - bank account management,
 - transfer order made in a paper form for accounts in the Bank or other banks,
 - cash deposits and withdrawals at the bank's cash desk
 - transfer order made using electronic banking services for accounts in the Bank or other banks,
 - unlocking the password to access online banking,
 - submitting a foreign order in paper form or via electronic banking carried out on accounts Banks in Ukraine.
 - b) opens contactless Visa debit card (Ukraine profile) in the Bank, is exempt from charges for:
 - debit card services,
 - issuance of a payment card,
 - withdrawal of cash from cash machines and banks in the country and abroad,
 - cash withdrawal via cash back,
 - issuance of a new PIN and change of PIN in cash machines,
 - checking account balance in cash machines,
 - making a list of payment transactions,
 - issuance of a replacement card (in case the card is damaged or destroyed).

5. A limit of funds that may be held in an account at any time equivalent to EUR 1 000,00 and a monthly limit of account receipts up to the equivalent of EUR 2 000,00 shall be fixed.
6. The amounts will be converted according to the average exchange rate announced by the NBP, in force on the last working day of the month preceding the month in which the conversion is made.
7. The Bank charges fees based on applicable tariffs for other activities not mentioned in paragraph 3 for the Standard package.
8. Every Participant may use the offer only once, i.e. the Participant may open one savings and settlement account (ROR) and apply for a single contactless Visa debit card (Ukraine profile) during the Promotion period.
9. After the Promotion ends, the Bank charges fees and commissions under applicable tariffs for the Standard package.

§ 3 Final provisions

1. Principles for making complaints were designated in the Guidelines on Performing Services to Assist Individuals in Managing Bank Accounts.
2. The Promotion cannot be combined with other promotions.
3. The Organiser is the Administrator of the Participants' personal data.
4. In matters not regulated by the Terms and Conditions of the Promotion, the provisions of the Guidelines on Performing Services to Assist Individuals in Managing Bank
5. Accounts shall apply.
6. The Terms and Conditions of the Promotion are available in the Organiser's registered office (on working days during the opening hours of a given office) and at www.sblzakrzewo.pl. The Participant will be notified of a change of the Terms and Conditions of the Promotion in the Regulations for the provision of bank account maintenance services for individual clients at Spółdzielczy Bank Ludowy in Zakrzewo. A change to the Terms and Conditions of the Promotion does not require an amendment of the framework agreement.

city, date

legible name and surname of the owner

Signature of the owner

signature stamp and signatures for the Bank