



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 SBG-Bank Spółka Akcyjna with its registered office in Poznań (60-462), ul. Szarych Szeregów 23a, under National Court Register (KRS) no.: 0000058205 in the District Court Poznań-Nowe Miasto i Wilda in Poznań, 8th Commercial Division of the National Court Register. Share capital: PLN 421 383 100 (of which PLN 421 383 100 was paid), Tax Identification Number (NIP) 777-00-05-362, National Official Business Register (REGON) 004848247 (**“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” shall apply.
4. The Promotion is organised at a national level, based on the Terms and Conditions of the Promotion (**“Terms and Conditions”**) and 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.

The Promotion applies only to the above mentioned foreigners who crossed the border after 23 February 2022 (**“Participant”**)
2. The Promotion will commence on03.2022 and continue in effect until 31.03.2023.
3. 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,
 - transfer order made using electronic banking services for accounts in the Bank or other banks.

- b) opens contactless Visa debit card 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).
4. The Bank charges fees based on applicable tariffs for other activities not mentioned in paragraph 3.
5. 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 during the Promotion period.
6. After the Promotion ends, the Bank charges fees and commissions under applicable tariffs.

§ 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 Accounts shall apply.
5. 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.sgb.pl. The Participant will be notified of a change of the Terms and Conditions of the Promotion in a manner indicated in the framework agreement. The Organiser reserves the right to extend the Promotion, considering the changes regarding the dates described in § 2 paragraph 2 of the Terms and Conditions. A change to the Terms and Conditions of the Promotion does not require an amendment to the framework agreement.