

Terms and conditions of the promotional campaign

“Personal promotion: UAH 100 for activity”

(hereinafter referred to as the “Terms and Conditions” and “Promotion” respectively)

1. PROMOTION ORGANIZER

Joint stock company “ProCredit Bank”, USREOU Identification Code – 21677333, Address: 107-A Beresteyskiy Ave., Kyiv, 03115 (hereinafter referred to as the “Bank”).

The Promotion is not a game of chance, lottery, gambling service, or contest.

2. DURATION AND LOCATION OF THE PROMOTION

The promotion is valid from February 1, 2026, to December 31, 2026, inclusive (hereinafter referred to as the “Promotion Period”).

The Promotion is held throughout Ukraine, except for temporarily occupied territories and areas of active hostilities, in accordance with the List of territories where hostilities are (were) ongoing or temporarily occupied by the Russian Federation, approved by Order No. 376 of the Ministry of Development of Communities and Territories of Ukraine dated February 28, 2025.

3. PARTICIPANTS IN THE PROMOTION

3.1. Participants in the Promotion may be legally capable individuals who are customers of the Bank and who:

- have received a personal information message from (a message in SMS text format to a GSM mobile phone number of a Ukrainian mobile operator, to the Rakuten Viber messenger, and/or as a push notification in the Bank’s Mobile Application, hereinafter referred to as the Personal Message);
- have met all the terms of the Promotion set forth in these Terms and Conditions;
- have an active current account with the Bank.

3.2. Participation in the Promotion is free of charge and voluntary.

3.3. Employees of the Bank are not eligible to participate in the Promotion.

3.4. Receipt of the Personal Message confirms the customer’s right to participate in the Promotion. Other individuals may not participate in the Promotion.

4. TERMS OF PARTICIPATION IN THE PROMOTION

4.1. The purpose of the Promotion is to increase the activity of the Bank’s customers.

4.2. The Bank, at its discretion, determines the list of Promotion Participants and notifies them of the possibility of participating in the Promotion, the duration of the offer, and other essential conditions (if necessary) by sending a Personal Message.

4.3. Only persons who have received a Personal Message from the Bank during the duration of the Promotion may participate in the Promotion.

4.4. The moment of accepting the Promotion by the Participant is the start of fulfilling its conditions, determined by the Bank and reflected in the Personal Message.

4.5. To participate in the Promotion, the Participant must:

1. Receive a Personal Message from the Bank;
2. Within the period specified in the Personal Message, fulfil **one of the two terms of the Promotion:**

Option 1 — transactions: make **at least three transactions** from their own current account that meet the terms of the Promotion:

- pay for goods and services with a Bank card or using devices with a contactless payment function (smartphone, smartwatch, etc.);
- online payments with a Bank card (through online stores or payment services);
- the minimum amount of each transaction is UAH 1.

Option 2 — deposit: open a new term deposit with the Bank for a period of at least 3 (three) months on terms available to the Participant in accordance with the Bank's current deposit products.

3. The following are not taken into account under the terms of the Promotion and/or for the accrual of bonuses:

- transfers between own cards or accounts;
- replenishment of accounts/deposits;
- cash withdrawals;
- deposit accounts for placing demand deposits (savings accounts);
- payment of own loans or deposits;
- transactions that have been cancelled/rejected;
- other transactions not listed above.

4.6. Customers whose accounts are blocked due to failure to update their profile may participate in the Promotion provided that they update their data on time in accordance with the requirements of the law and the policies of the Bank.

5. INCENTIVE AND PROCEDURE FOR ITS PROVISION

5.1. Participants who have fulfilled the terms of the Promotion (three transactions or a deposit) have the right to receive an Incentive – a cash payment of UAH 100 (amount after taxes) by non-cash transfer to their current Bank account.

5.2. The Incentive shall be paid within 10 business days after the expiration of the period specified in the Personal Message, during which the Participant fulfils the terms of the Promotion.

5.3. By receiving the Incentive, the Promotion Participant acknowledges that:

- The Incentive is the Participant's income and is considered an additional benefit, which is reflected in the Statement of accrued income, withheld and paid personal income tax and military tax, in accordance with the legislation of Ukraine;
- receiving the Incentive may affect the Participant's eligibility for state and social material assistance, housing and other subsidies or grants, benefits, compensation, etc.

5.4. Failure to perform operations due to the Participant's fault (account blocking, lack of updated data, etc.) shall be considered a failure to comply with the terms and conditions of the Promotion.

5.5. If the Participant does not wish to receive the Incentive or does not have the technical capability to do so, they are considered to have waived it.

6. INFORMATION SUPPORT

Bank Contact Centre: 0 800 50 09 90 or +38 044 590 10 00 (for calls from abroad).

7. PERSONAL DATA PROCESSING

In accordance with the provisions of the Law of Ukraine “On Protection of Personal Data” (hereinafter referred to as the Law), Participants in the Promotion are hereby notified that:

- the Bank is the owner and manager of the personal data of Participants in the Promotion;
- the personal data of Promotion Participants is processed in order to ensure participation in this Promotion, marketing relations, advertising relations, tax relations, and accounting relations;
- the following personal data is processed: surname, first name, patronymic (if any), passport details, Taxpayer Identification Number (if any), Ukrainian mobile operator phone number;
- personal data will be subject to the following actions: collection, accumulation, storage, adaptation, change, renewal, use and distribution (publication, realisation, transfer), depersonalisation;
- the personal data of Participants will be processed from the moment of its receipt and throughout the duration of the Promotion;
- Promotion Participants have all the rights provided for in Article 8 of the Law and are familiar with them;
- by participating in the Promotion, each Promotion Participant thereby gives consent to the Bank to process their personal data to the extent and under the conditions specified in these Terms and Conditions.

8. FORCE MAJEURE

The Bank is not liable for any breach of its obligations under these Terms and Conditions if such breach was caused by force majeure circumstances that the Bank could not prevent.

9. MISCELLANEOUS

In the event of a situation that allows for an ambiguous interpretation of these Terms and Conditions, any disputes and/or issues not covered by these Terms and Conditions are to be resolved by the Bank.

The Bank has the right to unilaterally amend the Terms and Conditions. The changes come into force on the date they are posted on the Bank’s website. By taking part in the Promotion after changes to the Terms and Conditions, Participants agree to and fully accept the Terms and Conditions with all changes.

If, during the Promotion, the actions of a Promotion Participant are found to be in violation of these Terms and Conditions, or contrary to morality or the purpose of the Promotion, or if other speculative actions are detected that may threaten or damage the business reputation of the Bank, the Bank reserves the right to consider individual cases and decide on the cancellation of the Incentive received by the Promotion Participant or the removal of the Promotion Participant from the Promotion without any compensation.