TERMS AND CONDITIONS OF THE FINANCIAL CUSHION PROMOTION

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

1. GENERAL PROVISIONS OF THE PROMOTION

1.1. The Promotion is organised by Joint Stock Company “ProCredit Bank”, EDRPOU identification code 21677333, registered office: 107-A Prospect Beresteiskyi, Kyiv, 03115, licence No. 195 issued by the National Bank of Ukraine on 13 October 2011, entered in the State Register of Banks on 28 December 2000 under No. 276 (hereinafter referred to as the “Bank”).

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

1.3. The purpose of the Promotion is to attract new customers to the Bank and encourage them to open fixed-term deposits.

2. DURATION AND LOCATION OF THE PROMOTION

2.1. The Promotion shall run from 17 November 2026 to 17 December 2026 inclusive (hereinafter referred to as the “Promotional Period”).

2.2. The Promotion is held throughout Ukraine, except for temporarily occupied territories and territories where hostilities are taking place, in accordance with the List of Territories Where Hostilities Are Taking Place or Have Taken Place, or Which Are Temporarily Occupied by the Russian Federation, approved by Order No. 376 of the Ministry for Development of Communities and Territories of Ukraine dated 28 February 2025.

3. PARTICIPANTS IN THE PROMOTION

3.1. Participants in the Promotion may be individuals with legal capacity to act aged 14 or over who, during the Promotional Period, have opened a new basic service package with the Bank under any service plan and fulfilled the conditions for receiving the Incentive set out in Section 4 of these Terms and Conditions.

3.2. For the purposes of the Promotion, a new customer of the Bank is an individual who, on the date of opening a new basic service package, had not been a customer of the Bank during the preceding 3 months.

3.3. Persons who are in an employment relationship with the Bank are not eligible to participate in the Promotion.

3.4. Customers whose accounts are blocked or subject to restrictions on use because their details need to be clarified or updated may participate in the Promotion provided that the relevant restrictions are lifted during the period of participation in the Promotion.

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

4. TERMS OF PARTICIPATION IN THE PROMOTION

4.1. The Bank shall make information about the Promotion and the terms and conditions of the Promotion available to individuals by publishing it on the Bank’s website, as well as through advertising and via communication channels selected at the Bank’s discretion.

4.2. To participate in the Promotion, a new customer of the Bank must:

- during the Promotional Period open a new basic service package with the Bank under any service plan;
- open a fixed-term deposit in UAH between the date on which that basic service package is opened and 31 December 2026 inclusive, in accordance with the current terms and conditions for fixed-term deposits published on the Bank’s website: https://procreditbank.com.ua/private/depozyty.

4.3. Only the first fixed-term deposit in UAH opened by the Participant during the period of participation in the Promotion shall count towards the Promotion. Any subsequent fixed-term deposit, as well as fixed-term deposits opened on individually agreed terms or terms differing from the Bank's current terms and conditions for fixed-term deposits, shall not be eligible for the Promotion.

4.4. A Participant is entitled to receive an Incentive for opening a fixed-term deposit only under the terms and conditions of one of the Bank's promotions in effect on the date on which that Incentive is provided: this Promotion or the Bank's Deposit Loyalty Programme. If the Bank receives information that a Participant is taking part in the Bank's Deposit Loyalty Programme in effect on the date of accrual of the Incentive under these Terms and Conditions, the Participant shall not receive the Incentive for opening a fixed-term deposit under these Terms and Conditions.

4.5. A Participant who has fulfilled the conditions of the Promotion is entitled to receive an Incentive in the form of a pillow measuring 50 × 70 cm with synthetic down filling, created in collaboration with SHTAYER.

4.6. A Participant may receive no more than one Incentive during the Promotional Period, regardless of the number of fixed-term deposits they open during the Promotional Period.

4.7. The total number of Incentives available under the Promotion is unlimited. Each Participant who has fulfilled all the conditions of the Promotion set out in these Terms and Conditions is entitled to receive one Incentive.

4.8. The Bank shall contact the Participant on the telephone number they provided in the questionnaire to agree on the method of delivery of the Incentive. The Incentive shall be delivered to the Participant in one of the following ways:
- at a branch of the Bank;
- via a delivery service at the Bank's expense;
- by any other means agreed between the Bank and the Participant.

4.9. Upon receiving the Incentive, the Promotion Participant acknowledges and agrees that:
- the Incentive received constitutes income of that Participant and is treated as an additional benefit reported in the tax calculation of income accrued (paid) to them and tax or other mandatory payments withheld from them, in accordance with the legislation of Ukraine;
- the Incentive received may affect the conditions under which such a Participant is eligible to receive state and social financial assistance, housing and other subsidies or grants, benefits, compensation, etc.;
- they are not aware of any circumstances which, in accordance with Ukrainian legislation or these Terms and Conditions, restrict their right to receive the Incentive.

4.10. The taxation of Incentives is governed by the current legislation of Ukraine. The Organiser of the Promotion acts as a tax agent in respect of the income received by the Participant in the form of the Incentive and, at its own expense, pays all taxes and levies payable in connection with the provision of that Incentive, including personal income tax and the military levy, in the manner and at the rates established by Ukrainian legislation.

4.11. If a Promotion Participant who has become entitled to receive the Incentive is unable or unwilling to receive it – in which case they are entitled to notify the Bank's Contact Centre – that Participant shall be deemed to have waived any right to receive it, and the Bank shall not pay any compensation to that Promotion Participant.

4.12. The Bank shall not be liable for the consequences of a Participant receiving an additional benefit (income), such as the Incentive.

5. INFORMATION SUPPORT

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

6. PERSONAL DATA PROCESSING

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

- the Bank is the personal data controller and personal data processor in respect of Participants’ personal data;
- Participants’ personal data are processed to enable participation in this Promotion and for marketing, advertising, tax and accounting purposes;
- the following personal data are processed: surname, first name, patronymic (if any), passport details, registration number of the taxpayer’s account card and telephone number with a Ukrainian mobile network operator;
- the following operations will be performed on personal data: collection, accumulation, storage, adaptation, alteration, updating, use and dissemination (distribution, sale, transfer), anonymisation;
- Participants’ personal data will not be made freely accessible without controls or transferred to third parties and will be used exclusively for the purposes set out in these Terms and Conditions, in accordance with the Law, for as long as necessary to achieve the purpose of their collection and processing;
- 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.

7. FORCE MAJEURE

The Bank shall not be 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.

8. MISCELLANEOUS

8.1. The Bank shall decide on any matters involving ambiguous interpretation of these Terms and Conditions, any disputes and/or any matters not covered by these Terms and Conditions.

8.2. These Terms and Conditions are published and available for viewing throughout the Promotional Period on the Bank’s website: https://procreditbank.com.ua/aktsiini-propozytsii.

8.3. The Bank reserves the right to unilaterally amend these Terms and Conditions. Any amendments shall come into force on the date they are published on the Bank’s website via the link provided above. 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.

8.4. If, during the Promotion, a Participant’s actions are found to contravene these Terms and Conditions, morality or the purpose of the Promotion, or if other speculative conduct is identified that may threaten or damage the Bank’s business reputation, the Bank reserves the right to consider individual cases and decide whether the Participant is to forfeit the Incentive received or to be excluded from the Promotion without any compensation.