



Terms and Conditions of Promotional Campaign
“Win iPhone 17 Pro when Paying with ProCredit Bank Card”

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

1. PROMOTION ORGANISER

Joint stock company “ProCredit Bank”, EDRPOU Identification Code — 21677333, Address: 107A Beresteyskyi Avenue, 03115, Kyiv, license issued by the National Bank of Ukraine No. 195 dated 13 October 2011, entered in the State Register of Banks on 28 December 2000 under No. 276 (hereinafter referred to as the “Bank”, “Organiser”).

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

2. DURATION AND LOCATION OF THE PROMOTION

- 2.1. The Promotion is valid from 01 September 2026 to 31 October 2026, inclusive (hereinafter referred to as the “Promotion Period”).
- 2.2. 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 28 February 2025.

3. PARTICIPANTS IN THE PROMOTION

- 3.1. Participants in the Promotion may be legally capable individuals aged over 18 years old who hold a taxpayer registration number and who, prior to the start of and/or during the Promotion Period, in accordance with the terms set out in these Terms and Conditions, are current customers of the Bank or have opened an account with the Bank during the Promotion Period, hold a payment card issued by the Bank (hereinafter referred to as the “Card” and “Promotion Participant” respectively), and have fulfilled the conditions set out in Section 4 of these Terms and Conditions.
- 3.2. The following persons are not recognised as the Promotion Participants and are not entitled to participate:
 - persons who have failed to comply with these Terms and Conditions;
 - persons who are in an employment relationship with the Organiser.
- 3.3. Participation in the Promotion is free of charge and voluntary.

4. TERMS OF PARTICIPATION IN THE PROMOTION

- 4.1. To take part in the Promotion, a person is required to make at least one (1) successful payment, either as a POS transaction and/or online, for any goods totalling at least UAH 1,000 (one thousand hryvnias) each, in a single receipt including VAT, during the relevant Promotion Stage within the Promotion Period (hereinafter referred to as the “Transaction”). The Transaction amount shall be at least UAH 1,000, taking into account any discounts that may be offered. Transactions carried out using Cards linked to the Promotion Participant’s various current accounts are not aggregated; each Transaction is counted separately.

* The term “Promotion Stage” refers to a specified period during which the Participant fulfils the conditions set out in this clause, namely:

- Stage I: from 01 September 2026 to 30 September 2026 inclusive;
- Stage II: from 01 October 2026 to 31 October 2026 inclusive.

- 4.2. As part of this Promotion:
- 4.2.1. each Transaction that meets the requirements of clause 4.3 of these Terms and Conditions entitles the Participant to one (1) entry in selection of the Promotion Winner;
 - 4.2.2. number of entries in the Prize draw is determined by number of such Transactions;
 - 4.2.3. maximum number of entries in the Prize draw for a single Participant is no more than ten (10) during a single Promotion Stage;
 - 4.2.4. increasing the amount of individual transactions or the number of transactions beyond the set limit does not increase the number of entries in the Prize draw.
- 4.3. The following transactions do not meet the terms and conditions of the Promotion and are not eligible to participate:
- transactions carried out before 00:00 on 01 September 2026 and after 23:59 on 31 October 2026, Kyiv time;
 - funds transfers from an account/card to bank accounts/cards of individuals and/or legal entities;
 - transfers between the Participant's own accounts;
 - cash withdrawal transactions;
 - transactions relating to payment of stakes and wagers in casinos and other gambling establishments, including via the Internet;
 - loan repayments;
 - quasi-cash transactions (in particular, transactions involving purchase of traveller's cheques, lottery tickets and virtual assets, top-ups to e-wallets, as well as other transactions treated as cash transactions);
 - transactions relating to payment for goods, works or services in respect of which, during the period up to the date of the Promotion Prize draw, a full or partial refund has been made for such goods, works or services.
- 4.4. Details of transactions made by Participants that meet the conditions of this Promotion are recorded by the Organiser in the Promotion database (hereinafter referred to as the "Promotion Database"). The Promotion Database contains information on the date and time of transactions, as well as other details specified by the Organiser. The Organiser ensures that data is processed and stored in the Promotion Database in accordance with the requirements of the legislation of Ukraine.
- 4.5. The Organiser reserves the right to exclude any Participant from participation in the Promotion should it be found that such a Participant has breached these Terms and Conditions in fulfilling the conditions set out herein, or should a Participant breach these Terms and Conditions, without sending any notification to the Participant regarding such breach.
- 4.6. By accepting the Prize, the Participant acknowledges and agrees that:
- the Prize received constitutes income for such Participant and is regarded as an additional benefit, which is reflected in the tax calculation of the amounts of income accrued (paid) for it, and the amounts of tax or other compulsory payments withheld from it, in accordance with the legislation of Ukraine;
 - the Prize received may affect the Participant's eligibility for the state and social material assistance, housing and other subsidies or grants, benefits, compensation, etc.;
 - there are no restrictions on the Participant's eligibility to receive the Prize;
 - the Organiser shall not be liable for any consequences arising from the Participant's receipt of additional benefit (income), such as the Prize.
- 4.7. The Promotion Participant decides for themselves whether to take part in the Promotion and whether to accept the Prize, and confirms that they are aware of the consequences of such actions.
- 4.8. If the Promotion Participant who is entitled to receive the Prize is unable or unwilling to do so — in which case they are entitled to notify the Bank's Contact Centre — such Participant shall be deemed to have waived any right to receive it, and the Bank shall not pay any compensation to such Promotion Participant.

5. PROMOTION PRIZE FUND

- 5.1. The Prize for the Promotion Winners is iPhone 17 Pro. Total number of Prizes: two (2) items — one (1) item for each Promotion Stage.
- 5.2. Based on the results of each Promotions Stage, one (1) Winner is selected to become entitled to receive the Prize.
- 5.3. Each Participant may receive the Prize only once during the entire Promotion Period.
- 5.4. The total prize fund for the Promotion is limited and amounts to the quantity specified in clause 5.1 of these Terms and Conditions.
- 5.5. The Prizes may not be replaced with money equivalent or any other benefit. The Prize may not be exchanged or returned.
- 5.6. Should the Winner be unable to claim the Prize for any reason, the right to claim it may not be transferred (assigned) to any third parties.
- 5.7. The Organiser reserves the right to:
 - change the Promotion prize fund or include additional prizes;
 - terminate the Promotion early should the prize fund be exhausted;
 - extend the Promotion Period.
- 5.8. In the event of any amendments, the Participants shall be notified thereof in accordance with the procedure set out in these Terms and Conditions.
- 5.9. Taxation of Prizes is governed by the current legislation of Ukraine. The Organiser of the Promotion is the tax agent in respect of the income received by the Winner in the form of the Prize, and shall, at its own expense, pay all taxes and duties payable in connection with the award of such Prize, including personal income tax and military levy, in accordance with the procedures and at the rates established by the legislation of Ukraine.
- 5.10. The Prize is intended for personal use of the Promotion Winner and shall not be used for advertising or commercial purposes.
- 5.11. The Organiser accepts no liability for the further use of the Prize by the Promotion Winner after it has been received, for the Promotion Winner's inability to make use of the Prize for any reason, or for any consequences arising from the use of such Prize.
- 5.12. The Organiser shall not be liable for any expenses incurred by the Promotion Winners in connection with the subsequent use of the Prizes.

6. TERMS AND CONDITIONS FOR DETERMINING THE WINNERS AND RECEIVING PROMOTION PRIZES

- 6.1. The Promotion Winners are determined separately based on the results of each Promotion Stage, using the Promotion Database, by means of random draw via the website at the following link: <https://www.random.org> from among the Participants who have fulfilled the conditions of the Promotion.
- 6.2. Following determination of the Main and Reserve Winners in accordance with the procedure set out in this section of the Terms and Conditions, a report is drawn up and signed by the Bank's committee appointed by the Promotion Organiser.
- 6.3. Upon completion of each Promotion Stage, three (3) Participants are selected, the first of whom is the Winner, who is entitled to receive the Prize, whilst the other two (2) are reserve winners, selected in the event that the Winner cannot be contacted, refuses to accept the Prize, or forfeits their right to receive it in accordance with these Terms and Conditions.
- 6.4. The Organiser notifies the Winner that they are entitled to the Prize by calling the mobile phone number provided by the Participant when opening their account.
- 6.5. The Winner of the Prize is selected within ten (10) working days after the end of the relevant Promotion Stage.
- 6.6. Once the Winner has been selected, the Organiser contact them for the following purposes:
 - confirmation of consent to receive the Prize;

- agreement on the method of receiving the Prize.
- 6.7. The Prize is handed over to the Winner in one of the following ways:
- at a branch of the Bank;
 - by sending it via delivery service;
 - by any other means agreed between the Organiser and the Winner.
- The handover of the Prize may be formalised by a handover certificate or another document confirming that the Prize has been handed over.
- 6.8. The Winner forfeits their right to receive the Prize in the event that:
- the Organiser has made three (3) unsuccessful attempts to contact the Winner by telephone within three (3) working days after the date on which the Winner was selected;
 - the Winner has refused to accept the Prize;
 - the Winner has not provided or updated the necessary information/documents within the specified time limit;
 - the Winner did not turn up to collect the Prize and/or refused to sign the documents required to collect the Prize.
- In such cases, the right to receive the Prize passes to the reserve winner.
- 6.9. If no Participant has fulfilled the conditions of the Promotion, or if it is not possible to determine the Winner, the relevant Prize is deemed unclaimed and its subsequent fate is determined by the Organiser.
- 6.10. The Organiser shall not be liable for performance of mobile network operators or postal services, including email services, nor for any acts or omissions on the part of any third parties facilitating exchange of information between the Promotion Participants and the Organiser or the delivery of Prizes. The Organiser shall not be liable for any instances where messages or items have not been received, have been received late, have been lost or damaged, or for any situations resulting in Participants not receiving the Prize for reasons beyond the Organiser's control.
- 6.11. The Organiser shall not be liable for any failure by the Participant to receive the Prize in accordance with these Terms and Conditions, if such failure arises from causes beyond the Organiser's control. In such a case, the Participant is not entitled to any compensation or reimbursement.

7. INFORMATION SUPPORT

- 7.1. 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.
- 7.2. The Bank is entitled to inform customers about their participation in the Promotion and the terms and conditions thereof by sending notifications via the communication channels used by the Bank. The customer has the right to opt out of the Promotion by contacting the Bank's Contact Centre or by any other means specified by the Bank. If, upon receipt of such a notification, the customer has not informed the Bank that they do not wish to take part in the Promotion and has not requested to be excluded from the list of the Promotion participants, it shall be deemed that such customer consents to participating in the Promotion and to these Terms and Conditions.
- 7.3. These Promotion Terms and Conditions are available on the website <https://www.procreditbank.com.ua>.
- 7.4. These Terms and Conditions may be amended and/or supplemented by the Promotion Organiser throughout the Promotion Period. These Terms and Conditions may be amended and/or supplemented if approved by the Promotion Organiser. Such amendments and supplements come into force upon their publication by the Promotion Organiser on the website <https://www.procreditbank.com.ua>.

- 7.5. If the Participant continues to take part in the Promotion following any amendments to the Terms and Conditions, such Participant is deemed to have agreed to the amendments to the Terms and Conditions.
- 7.6. Bank Contact Centre: 0 800 50 09 90 or +38 044 590 10 00 (for calls from abroad).

8. PERSONAL DATA PROCESSING

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

- the Bank is the owner and manager of the personal data of the Promotion Participants;
- 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, registration number of the taxpayer's record card, 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.

9. 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.

10. MISCELLANEOUS

- 10.1. The aim of the Promotion is to encourage active use of the Bank's payment cards and to increase the volume of cashless payments among the Bank's customers, as well as to boost customers' transaction activity and enhance the appeal of the Bank's products to new customers.
- 10.2. By taking part in the Promotion, Participants thereby confirm that they have read these Promotion Terms and Conditions and that they fully and unconditionally agree to them, and consent to the Bank disclosing their anonymised mobile phone number to the Contractor, as well as to any third parties engaged by the Contractor, for the purpose of delivering the Prize.
- 10.3. 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.
- 10.4. 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>.
- 10.5. If, during the Promotion, the actions of the Promotion Participant are found to be in violation of these Terms and Conditions, or if other speculative actions are detected that may threaten or damage business reputation of the Bank, the Bank reserves the right to consider individual cases and decide on cancellation of the Prize received by the Promotion Participant or removal of the Promotion Participant from the Promotion without any compensation.