



**Terms and Conditions of the Deposit Loyalty Programme Promo Campaign
(hereinafter referred to as “Terms and Conditions” and “Promo Campaign”, respectively)**

PROMO CAMPAIGN ORGANISER	<p>Joint Stock Company “ProCredit Bank”, EDRPOU identification code 21677333, registered address: 107-A Beresteiskyi Ave., Kyiv, 03115 (hereinafter the “Bank”).</p> <p>The Promo Campaign is not a game of chance, a lottery, a gambling service, or a competition.</p>
PROMO CAMPAIGN PERIOD AND LOCATION	<p>From 1 October 2024 to 31 December 2026 inclusive (hereinafter referred to as the “Promo Campaign Period”).</p> <p>The Promo Campaign covers the entire territory of Ukraine except for the temporarily occupied territories and territories affected by ongoing hostilities in accordance with the List of the Territories Affected by the Hostilities or Temporarily Occupied by the Armed Forces of the Russian Federation approved by Order of the Ministry of Reintegration of Temporarily Occupied Territories of Ukraine No. 309 dated 22 December 2022.</p>
PROMO CAMPAIGN PARTICIPANTS	<p>Promo Campaign Participants shall mean two individuals from the following two groups participating at the same time: “Participants 1” and “Participants 2”.</p> <p>1) “Participants 1”: individuals who are current clients of the Bank and who have given a recommendation whereupon a new package of services has been opened at the Bank for a new client (“Current Clients”). “Participant 1” may be a current client of the Bank who has active accounts with the Bank and has no outstanding debt for account maintenance fees.</p> <p>2) “Participants 2”: individuals who are new clients of the Bank and who have opened a new package of services at the Bank upon the recommendation of a current client of the Bank and have opened a term deposit in UAH (for a minimum period of 93 days and in the minimum amount of UAH 10,000) no later than the end of the calendar month following the date of opening the service package (hereinafter referred to as “New Clients”).</p> <p>The recommendation of a Current Client shall be confirmed by the New Client stating that a new service package at the Bank is being opened following the recommendation of the Current Client, indicating their last name, first name, patronymic (if available), and phone number (from a Ukrainian mobile operator).</p> <p>By participating in the Promo Campaign, each individual (Promo Campaign Participant) certifies that they have read and fully understood these Terms and Conditions and confirms their full and unconditional acceptance hereof.</p>

	<p>Promo Campaign Participants shall be legally capable individuals over the age of fourteen (14) who have accepted these Terms and Conditions, including by performing actions during the Promo Campaign Period that indicate their consent to participate therein, with the exception of individuals who are employed by the Promo Campaign Organizer.</p> <p>Participation in the Promo Campaign is free of charge and voluntary.</p>
<p>CONDITIONS OF THE PROMO CAMPAIGN</p>	<p>The purpose of the Promo Campaign is to motivate New Clients to use the Bank's services and to open new term deposits, as well as increase the motivation of Current Clients to recommend the Bank to others.</p> <p>The Bank shall inform the circle of individuals determined at the Bank's discretion about the Promo Campaign and its conditions via messenger apps or text messages.</p> <p>To participate in the Promo Campaign, a New Client shall open a new package of services at the Bank and open a term deposit in hryvnia for a period of at least 93 days in the minimum amount of UAH 10,000 no later than the end of the calendar month following the date of opening the service package upon the recommendation of a Current Client, and the New Client shall provide the Current Client's last name, first name, patronymic (if available), and a phone number from a Ukrainian mobile operator.</p> <p>The reward is granted exclusively for the first fixed-term deposit in hryvnia opened under the Bank's standard tariffs. Deposits with special interest rates and/or terms are not eligible for the Promo Campaign.</p> <p>If the Participant meets the conditions of the Promo Campaign, they are entitled to receive an incentive.</p> <p>Having met the conditions of the Promo Campaign, "Participant 1" (i.e. the Current Client) shall receive an incentive in the amount of UAH 500 and "Participant 2" (i.e. the New Client,) shall receive a bonus of 1% per annum on the first deposit made in the form of a bonus promotion by means of a cashless deposit to their current account. The incentives shall be paid to both participants within the next calendar month after the opening of the term deposit by "Participant 2". The abovementioned bonus interest does not change the interest rate on the term deposit but is an incentive in the form of a cash payment equal to 1% per annum on the term deposit amount.</p> <p>The incentive for one client from the "Participant 1" group shall be up to UAH 1,500 for one calendar month and UAH 5,000 for the entire period of the Promotion. The bonus incentive for a client from the "Participant 2" group shall be paid only for the first term deposit opened and shall not exceed UAH 2,000.</p> <p>By receiving the incentive, the Promo Campaign Participant acknowledges and agrees that the received incentive is the income of the Participant and shall be considered an additional</p>

	<p>benefit, which is reflected in the tax calculation of the income accrued (paid) on their behalf and the amounts of tax withheld from them in accordance with the laws of Ukraine; the received incentive may affect the calculations of state and social financial aid, housing and other subsidies or grants, benefits, compensations, etc. received by the Participant; there are no restrictions on receiving incentives.</p> <p>A current client from the “Participant 1” group may receive an incentive for providing a recommendation to each client from the “Participant 2” group only within one of the Promotions offered by the Bank.</p> <p>The Promo Campaign Participant shall decide whether to participate in the Promo Campaign and whether to receive incentives at their own discretion. The Promo Campaign Participant confirms that they are aware of the consequences of these actions.</p> <p>If, upon acquiring the right to receive an incentive, the Promo Campaign Participant is unable/unwilling to receive it, the Participant shall be considered to have waived any right to receive it, and the Bank shall not pay any compensation to the Promo Campaign Participant.</p> <p>The Bank is not liable for any consequences of the Participant as a result of receiving an additional benefit (income), such as an incentive.</p>
<p>INFORMATIONAL SUPPORT FOR PROMO CAMPAIGN PARTICIPANTS</p>	<p>Contact Centre of the Bank: 0 800 50 09 90 or +38 044 590 10 00 (for calls from abroad).</p>
<p>PERSONAL DATA PROCESSING</p>	<p>To comply with the Law of Ukraine On the Protection of Personal Data (hereinafter the Law), the Promo Campaign Participants are informed of the following:</p> <ul style="list-style-type: none"> · The Bank is the controller and processor of the personal data of the Promo Campaign Participants; · Personal data of the Promo Campaign Participants are processed for the purpose of ensuring participation in this Promo Campaign as well as marketing, advertising, tax and accounting relations; · For the purpose of processing personal data, last name, first name, patronymic (if available), passport data, registration number of the taxpayer’s record card, phone number from a Ukrainian mobile operator are processed; · Personal data may be subject to the following actions: collection, accumulation, storage, adaptation, modification, updating, use and dissemination (distribution, sale, transfer), depersonalisation; · Personal data of the Participants shall be processed upon their receipt and during the Promo Campaign Period;

	<ul style="list-style-type: none"> · Promo Campaign Participants shall have all the rights provided for by Article 8 of the Law, which they have read and understood; · By participating in the Promo Campaign, each Promo Campaign Participant gives consent to the Bank for the processing of their personal data within the scope and under the conditions specified herein.
FORCE MAJEURE	The Bank shall not be liable for the violation of any obligations assumed hereunder if the violation has occurred due to a force majeure event beyond the Bank's control.
OTHER PROVISIONS	<p>In the case of a situation that allows for an ambiguous interpretation hereof, any disputed issues and/or issues not regulated hereby shall be decided by the Bank.</p> <p>The Bank shall be entitled to unilaterally change these Terms and Conditions. Any change shall take effect upon their publication on the Bank's website. By participating in the Promo Campaign following any changes hereto, Participants agree to and fully accept these Terms and Conditions as amended.</p> <p>If, during the Promo Campaign Period, the actions of the Promo Campaign Participant are found to be contrary to these Terms and Conditions or to the ethics or purpose of the Promo Campaign, or other speculative actions are detected that may threaten or harm the Bank's goodwill, the Bank reserves the right to consider individual cases and make a decision regarding the withdrawal of the incentive received by the Promo Campaign Participant or the possibility of withdrawing the Promo Campaign Participant from the Promo Campaign without any compensation.</p>