



Terms and Conditions of the Promotional Campaign “500 Hryvnias for New Customers Opening a Deposit Account”

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

1. PROMOTION ORGANIZER

Joint Stock Company “ProCredit Bank”, USREOU Identification Code – 21677333, Address: 107-A Beresteisky Avenue, 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”).

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 25 May 2026 to 31 July 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 individuals who are new customers of the Bank (i.e. who were not customers of the Bank prior to the Promotion Period) and who, during the Promotion Period, open a new basic service package with the Bank under any tariff plan, and who, no later than the last day of the month following the month in which the basic service package was opened, open a fixed-term deposit in hryvnia in the amount of at least UAH 10,000 for a term of 93 days or more.
- 3.2. By participating in the Promotion, each individual confirms that they have read and fully understood these Terms and Conditions and agree to them in full without any reservations.
- 3.3. Participants in the Promotion may be individuals of aged 14 or over who have accepted the Terms and Conditions, including those who, during the Promotion Period, have taken actions indicating their consent to participate, except for persons who are in an employment relationship with the Bank.
- 3.4. Participation in the Promotion is free of charge and voluntary.

4. TERMS OF PARTICIPATION IN THE PROMOTION

- 4.1. The purpose of the Promotion is to attract new customers to the Bank’s services, including encouraging them to open new fixed-term deposits.
- 4.2. 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 channels selected at the Bank’s discretion.
- 4.3. To participate in the Promotion, a new customer of the Bank must open a new basic service package under any tariff plan and, no later than the last day of the month following the month in which the basic service package was opened, open a fixed-term deposit in hryvnia in the amount of at least UAH 10,000 for a term of 93 days or more.

- 4.4. A participant who fulfils the Terms and Conditions of the Promotion is entitled to receive an Incentive in the form of a cash payment of UAH 500 (net of taxes and other mandatory deductions), which shall be paid by bank transfer to their current account with the Bank.
- 4.5. No Incentive shall be provided for opening any subsequent fixed-term deposit in the amount and for the term specified in these Terms and Conditions, or on terms different from the current terms and conditions for fixed-term deposits published on the Bank's website: <https://procreditbank.com.ua/deposits>. Such fixed-term deposits are not eligible for participation in the Promotion.
- 4.6. Payment of the Incentive to the Promotion Participant shall be made within 10 working days of the month following the month in which the fixed-term deposit was opened, in accordance with these Terms and Conditions.
- 4.7. By receiving the Incentive, the Participant acknowledges and agrees that:
 - the Incentive constitutes income and is treated as an additional benefit, which is reflected in the tax reporting of income accrued (paid) to the Participant and the amounts of taxes or other mandatory payments withheld, in accordance with Ukrainian legislation;
 - receipt of the Incentive may affect the Participant's eligibility for state and social financial assistance, housing and other subsidies or grants, benefits, compensation, etc.;
 - there are no restrictions on the Participant's eligibility to receive the Incentive.
- 4.8. A participant in the Promotion is entitled to receive an incentive (cash payment) only in accordance with the terms and conditions of one of the Bank's promotions or referral programmes in effect on the date the incentive (cash payment) is granted. If a Promotion Participant receives an incentive (cash payment) in accordance with the terms and conditions of another promotion or referral programme run by the Bank that is in force on the date the Incentive is credited under these Terms and Conditions, the Promotion Participant shall not be entitled to receive the Incentive under these Terms and Conditions.
- 4.9. Promotion Participants independently decide whether to take part in the Promotion and whether to receive the Incentive, and confirm that they understand the consequences of such actions.
- 4.10. If a Promotion Participant who is entitled to receive the Incentive is unable or unwilling to receive it, and notifies the Bank's Contact Centre accordingly, such Participant shall be deemed to have waived their right to the Incentive, and the Bank shall not pay any compensation to that Promotion Participant.
- 4.11. The Bank shall not be liable for any consequences arising from the Participant receiving additional benefits (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 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, 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.

7. 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.

8. MISCELLANEOUS

- 8.5. 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.
- 8.6. These Terms and Conditions are published and available for viewing throughout the Promotion Period on the Bank's website: <https://procreditbank.com.ua/special-offers>.
- 8.7. The Bank has the right to unilaterally amend these Terms and Conditions. The 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.
- 8.8. 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.