



**Terms and Conditions of the Referral 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 Beresteyskiy 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 19 September 2023 to 30 June 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	<ol style="list-style-type: none">1) Promo Campaign Participants shall mean two individuals from the following two groups participating at the same time: "Participants 1" and "Participants 2".2) 1) "Participants 1": individuals, who are currently clients of the Bank, who gave the recommendation, whereupon a new package of services was opened at the Bank for a new client ("Current Clients"). "Participant 1" may be a current client of the Bank who has had current accounts with the Bank for at least three (3) months prior to the recommendation and does not have arrears on the commission for servicing these accounts;3) 2) "Participants 2": individuals, who are new clients of the Bank, who opened a new package of services at the Bank upon the recommendations of a current client of the Bank ("New Clients").4) A 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 advice of the Current Client, indicating their last name, first name, patronymic (if available), and the phone number of a Ukrainian mobile operator.5) By participating in the Promo Campaign, each individual (Promo Campaign Participant) certifies that they have fully read and understood these Terms and Conditions and confirms their full and unconditional acceptance hereof.6) Promo Campaign Participants shall be legally capable individuals over the age of 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.

	7) Participation in the Promo Campaign is free of charge and voluntary.
CONDITIONS OF THE PROMO CAMPAIGN	<p>The purpose of the Promo Campaign is to attract New Clients to use the Bank's services, as well as to increase the motivation of Current Customers to recommend the Bank to other people.</p> <p>The Bank shall inform the circle of individuals determined at the Bank's discretion about the Promo Campaign and its conditions by messenger applications or text messages.</p> <p>To participate in the Promo Campaign, a New Client shall open a new package of services at the Bank upon the recommendation of a Current Client, and the New Client shall provide their last name, first name, patronymic (if available), and phone number of a Ukrainian mobile operator of the Current Client.</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, both individuals, "Participant 1" and "Participant 2" (i.e. the Current Client and the New Client, respectively) shall receive an incentive in the amount of UAH 300 each by means of a cashless deposit to their current accounts. The incentive shall be paid within the calendar month following the account opening by "Participant 2".</p> <p>The incentive for one Promo Campaign Participant shall be up to UAH 900 for one calendar month and UAH 3,000 for the entire period of the Promotion.</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 as an additional 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 can receive a reward for inviting each/individual client from the "Participant 2" group only within one of the Promotions available in 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 receiving an additional benefit (income), such as an incentive.</p>
INFORMATIONAL SUPPORT FOR PROMO CAMPAIGN PARTICIPANTS	Contact Centre of the Bank: 0 800 50 09 90 or +38 044 590 10 00 (for calls from abroad).

<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; · 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.
<p>FORCE MAJEURE</p>	<p>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.</p>
<p>OTHER PROVISIONS</p>	<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>