Terms and Conditions of Promotional Campaign "Black Friday for Business: 0% Bank Commission on Foreign Currency Purchase, Sale and Exchange Transactions for New Legal Entity Clients"

(hereinafter – the "Rules" and the "Promotion", respectively)

1. Organiser of the Promotion

Joint Stock Company "ProCredit Bank", EDRPOU code 21677333, location: 107-A Beresteiskyi (Peremohy) Avenue, Kyiv, 03115, Ukraine (hereinafter referred to as the "Bank").

The Promotion is not a gambling game, a lottery, a service in the gambling business sector, or a contest.

2. Period and Place of the Promotion

The Promotion Participation Period is from "01" November 2026 to "30" November 2026, inclusive (hereinafter – the "Promotion Participation Period").

The period of application of the special tariff terms is from "01" December 2026 to "28" February 2027, inclusive (90 calendar days) (hereinafter – the "Special Terms Validity Period").

The Promotion will be held throughout the territory of Ukraine, except for temporarily occupied territories and territories where hostilities are being conducted, in accordance with the current legislation of Ukraine.

3. Participants of the Promotion

The participants of the Promotion are legal entities – new clients of the Bank as of and including "31" October 2026 who do not have valid current accounts with JSC "ProCredit Bank" and who, during the Promotion Participation Period, opened a current account and selected any tariff package in accordance with the Tariffs of JSC "ProCredit Bank" (hereinafter – the "Participants of the Promotion and/or Participant").

For the purposes of this Promotion, a "New Client" is a legal entity who, as of "31" October 2026 inclusive, does not have valid current accounts with JSC "ProCredit Bank".

A Participant of the Promotion must complete the identification, verification, client due diligence and other procedures established by the Bank in accordance with the legislation of Ukraine and the Bank's internal documents.

By participating in the Promotion, the Participant confirms that they have fully and duly familiarised themselves with these Rules and give unconditional consent to their terms. Participation in the Promotion is free of charge and voluntary.

4. Terms of Participation in the Promotion

The purpose of the Promotion is to attract new legal entities to become clients of the Bank and to use the Bank's services, in particular, foreign exchange transactions.

To participate in the Promotion, the Participant must, during the Promotion Participation Period:

- submit an application for opening a current account and complete the procedures provided for by the Bank and the requirements of the current legislation
- open a current account and select any tariff package available for the relevant category of business clients no later than "30" November 2026, inclusive

The Bank will provide special tariff terms to all Participants who meet the requirements of these Rules and who opened a current account and selected a tariff package by "30" November 2026, inclusive.

The special tariff terms provide for a 0% bank commission exclusively for the purchase, sale and exchange of any foreign currency in the foreign exchange market of Ukraine, as provided for by the Tariffs, during the Special Terms Validity Period.

The special terms apply exclusively to the Bank's commission provided for by the current Tariffs for the relevant foreign exchange transaction, and do not imply the establishment of a special exchange rate.

The special terms do not extend to exchange rate differences, fees of correspondent banks, other banks or third parties, or to other payments, costs or charges that are not part of the Bank's commission for the purchase, sale or exchange of foreign currency.

The special terms are assigned to the Promotion Participant and apply regardless of the tariff package selected by the Participant, unless otherwise expressly provided by these Rules.

The Bank compiles a list of Participants who meet the terms of the Promotion and who opened a current account and selected a tariff package by "30" November 2026, inclusive. The special terms are automatically applied by the Bank, without the need for the Participant to perform an initial outgoing transaction, submit an additional application, or make a separate request.

If a legal entity does not meet the requirements of these Rules or has not completed the opening of a current account and has not selected a tariff package by "30" November 2026, inclusive, the special terms do not apply to it, and services are carried out in accordance with the Bank's standard Tariffs.

After the end of the Special Terms Validity Period, from "01" March 2027, the Bank's standard Tariffs effective on the date of the relevant transaction, in accordance with the tariff package selected by the client, are automatically applied to all transactions of the Participant.

The provision by the Bank of special tariff terms does not release the Participant from the obligation to comply with the requirements of the foreign exchange legislation of Ukraine or from the requirement to provide the Bank with the documents and information necessary for carrying out the relevant foreign exchange transaction. Foreign exchange transactions are carried out by the Bank solely in compliance with the legislation of Ukraine, the regulatory legal acts of the National Bank of Ukraine, the terms of the agreements concluded with the Participant, and the Bank's internal documents.

5. Informational Support for Participants of the Promotion

Information about the Promotion and its terms may be communicated by the Bank to potential Participants through the Bank's official website, internet banking, e-mail, advertising channels, the Bank's managers and other communication channels determined by the Bank.

Bank Contact Center: 0 800 50 09 90 or +380 44 590 10 00 (for calls from abroad).

6. Personal Data Processing

In fulfilment of the requirements of the Law of Ukraine "On Personal Data Protection", Participants are notified that the owner and manager of personal data is the Bank.

Personal data and information necessary for conducting the Promotion are processed for the purposes of ensuring participation in the Promotion, fulfilment by the Bank of the requirements of legislation, contractual and regulatory obligations, and informing Participants about the Promotion.

By participating in the Promotion, the Participant (or the Participant's authorised representative) confirms familiarisation with the terms of personal data processing and with the provision to the Bank of the necessary information within the limits provided for by the legislation of Ukraine and the Bank's documents.

7. Force Majeure

The Bank is not liable for a breach of the obligations assumed under these Rules if such breach occurred as a result of circumstances of force majeure, the occurrence of which the Bank could not prevent.

8. Other Provisions

In the event of a situation that allows for ambiguous interpretation of these Rules, disputed issues and/or issues not regulated by these Rules, the final decision shall be made by the Bank in accordance with the legislation of Ukraine and the Bank's internal documents.

The Bank has the right to unilaterally amend these Rules, extend or terminate the Promotion early, subject to mandatory notification of Participants by publishing the updated version of the Rules or a corresponding announcement on the Bank's official website no later than 3 (three) calendar days before such amendments/termination take effect.

By participating in the Promotion after amendments have been made to the Rules, the Participant agrees to and accepts the Rules as amended.

If, during the Promotion, the Participant's actions contradict these Rules, the purpose of the Promotion or the legislation of Ukraine, or contain signs of unlawful obtaining of benefits, the Bank has the right to consider such a case separately and to refuse to apply the special terms or to terminate their application without any compensation.

Participation in the Promotion does not limit the Bank’s right to refuse to establish or maintain business relations, to carry out an individual transaction or to provide a banking service in the cases provided for by the legislation of Ukraine, the regulatory legal acts of the National Bank of Ukraine and the Bank’s internal documents.