

TERMS AND CONDITIONS OF THE “WELCOME BONUS” PROMOTIONAL CAMPAIGN (hereinafter referred to as the “Terms” and the “Campaign” respectively)

1. GENERAL PROVISIONS OF THE CAMPAIGN

- 1.1. The Campaign is organised by the Joint Stock Company “ProCredit Bank”, EDRPOU identification code 21677333, registered office: 107-A Prospect Beresteiskyi, 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”).
- 1.2. The Promotion is not a game of chance, lottery, gambling service, or contest.
- 1.3. The aim of the promotion is to attract new customers to the Bank’s services and to encourage the active use of the Bank’s services, in particular payments using the Bank’s payment cards and the opening of fixed-term deposits.

2. DURATION AND LOCATION OF THE PROMOTION

The promotion shall run from 19 October 2026 to 31 January 2027 inclusive (hereinafter referred to as the “Promotional 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 28 February 2025.

3. PARTICIPANTS IN THE PROMOTION

- 3.1. Participants in the Promotion may be individuals with full legal capacity aged 14 or over who, during the Promotion Period, have opened a new basic service package with the Bank under any tariff package and, within 30 calendar days of the date of opening (hereinafter referred to as the “Promotion Participation Period”), have fulfilled the conditions for receiving the Incentive, as set out in Section 4 of these Terms and Conditions.
- 3.2. New customers of the Bank for the purposes of the Promotion are defined as individuals who, on the date of opening a new basic service package, had not been customers of the Bank during the preceding 3 months.
- 3.3. Persons who are in an employment relationship with the Bank are not eligible to participate in the Promotion.
- 3.4. Customers whose accounts are blocked or restricted due to the need to clarify or update their details may participate in the Promotion provided that the relevant restrictions are lifted during the Promotion Period.
- 3.5. Participation in the Promotion is free of charge and voluntary.

4. TERMS OF PARTICIPATION IN THE PROMOTION

- 4.1. The Bank shall inform individuals about the Promotion and its terms and conditions by publishing them on the Bank’s website, as well as via electronic communication channels, in particular via SMS messages and/or notifications through the Rakuten Viber messaging app, and/or by other means of advertising and communication selected by the Bank.
- 4.2. To participate in the Promotion, a new customer of the Bank must open a new basic service package under any tariff plan and, during the Promotion Period, fulfil one or both of the following conditions:
 - make at least 3 (three) non-cash payments by payment card totalling at least 500 UAH to receive an Incentive of 200 UAH;

- open a fixed-term bank deposit in hryvnia for a term of at least 3 (three) months on terms available to the Participant in accordance with the Bank's current deposit products, to receive an Incentive of 300 UAH.

The maximum amount of the Incentive that a single Promotion Participant may receive is 500 UAH. The specified Incentive amounts are sums payable to the Promotion Participant after the Organiser has paid all taxes and duties required by Ukrainian law.

- 4.3. For the purposes of the Promotion, only non-cash payments made by payment card for goods and/or services within the retail and service network and online are taken into account. Fund transfers, cash withdrawals, loan repayments, quasi-cash transactions, transactions related to gambling, and refund transactions are not taken into account.
- 4.4. Only the first fixed-term bank deposit in hryvnia opened by a Participant during the Promotion Period, with a term of at least 3 months and under the current terms and conditions for fixed-term deposits published on the Bank's website: <https://procreditbank.com.ua/private/depozyty>, shall be considered for the Promotion. Any subsequent fixed-term deposit, as well as fixed-term deposits opened under individual terms or terms differing from the Bank's current terms and conditions for fixed-term deposits, shall not be eligible for the Promotion.
- 4.5. Participant is entitled to receive an Incentive for opening a fixed-term bank deposit only under one of the Bank's promotional programmes in force on the date such Incentive is credited: either this Promotion or the Bank's Deposit Loyalty Programme. If the Bank obtains information that the Promotion Participant is participating in the Bank's Deposit Loyalty Program
- 4.6. A Participant who has fulfilled the terms and conditions of the Promotion is entitled to receive the Incentive in the form of a cash payment, to be transferred to their current account with the Bank.
- 4.7. The Incentive shall be paid to the Participant within 10 working days of the end of the Promotion Period as set out in these Terms and Conditions.
- 4.8. Upon receiving the Incentive, the Promotion Participant acknowledges and agrees that:
 - the Incentive received constitutes income for that Participant and is regarded as an additional benefit, which is reflected in the tax calculation of the amounts of income accrued (paid) to them and the amounts of tax or other compulsory payments withheld from them, in accordance with the legislation of Ukraine;
 - the Incentive received may affect the conditions under which such a Participant is eligible to receive state and social financial assistance, housing and other subsidies or grants, benefits, compensation, etc.;
 - they are not aware of any circumstances which, in accordance with Ukrainian legislation or these Terms and Conditions, restrict their right to receive the Incentive.
- 4.9. The taxation of Incentives is governed by the current legislation of Ukraine. The Organiser of the Promotion acts as a tax agent in respect of the income received by the Participant in the form of the Incentive and, at its own expense, pays all taxes and charges payable in connection with the provision of such an Incentive, including personal income tax and the military charge, in the manner and at the rates established by Ukrainian legislation.
- 4.10. If a Promotion Participant who has become entitled to receive the Incentive is unable or unwilling to receive it – in which case they are entitled to notify the Bank's Contact Centre – that Participant shall be deemed to have waived any right to receive it, and the Bank shall not pay any compensation to that Promotion Participant.
- 4.11. The Bank shall not be liable for the consequences of a Participant receiving an additional benefit (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), 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;
- Participants' personal data will not be made freely and unrestrictedly accessible, nor will it be disclosed to third parties; it will be used exclusively for the purposes set out in these Terms and Conditions, in accordance with the Law, for the period necessary to achieve the purpose for which the personal data was collected and processed;
- 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 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.

8. MISCELLANEOUS

- 8.1. 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.
- 8.2. 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>.
- 8.3. The Bank reserves the right to unilaterally amend these Terms and Conditions. Any 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.
- 8.4. If, during the course of the Promotion, a Participant's actions are found to violate these Terms and Conditions, or to be contrary to public morality or the purpose of the Promotion, or if other speculative actions are detected that may threaten or damage the Bank's business reputation, the Bank reserves the right to consider individual cases and decide whether to forfeit the Incentive received by the Participant or to exclude the Participant from the Promotion without any compensation.