

**ANNOUNCEMENT AND TERMS AND CONDITIONS FOR PARTICIPATION IN THE “REFER
CLIENTS” ACCOUNT OPENING PROMOTION
OF UNICREDIT BANK HUNGARY ZRT. (“Organiser”) UniCredit**

Duration of the Promotion: from 01.03.2026 until withdrawal, but no later than 30.04.2026

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I. Definitions

Bank: UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.).

Small Business Client: A client with an annual net sales revenue of maximum HUF 350 million, as otherwise defined in Section 1 of the General Conditions of the document titled "List of Conditions for Small Business Clients".

Existing Small Business Client: in the "Refer Clients" Promotion, existing small business clients are small business clients that

- have a small business HUF account (hereinafter: small business account) at our Bank with an active status, already opened at the time of signing the referral card.

New Small Business Client: in the "Refer Clients" Promotion, our Bank's new small business clients are small business clients that are not classified as Existing Small Business Clients and that open a small business HUF account at our Bank during the period of the Promotion, and parallel to opening the account, they apply for a Mastercard Business or a Mastercard Business Gold deposit card with activated status it in the end of the 3rd month following the account opening (where the 1st month is the month of the account opening date). (The latter condition for the application for and activation of a bankcard does not apply to condominium clients.)

Also, the client has not been our Bank's account holder in the 6 months preceding the account opening.

Existing Retail Client: in this Promotion, each retail client (also including clients with Premium Banking, Key Premium Banking and Private Banking client status) who has an active HUF bank account and is aged at least 18 at the time of signing the referral card.

New Retail Client: a new retail client in this Promotion is a client who is not an Existing Retail Client (including clients with Premium Banking, Key Premium Banking and Private Banking client status), and who opens any of the retail bank accounts referred to in Section III at our Bank based on a referral during the period of the Promotion and has a Mastercard debit card connected to a debit card service with activated status in the last day of the 3rd month following the account opening (where the month 1 is the month of the account opening) and a UniCredit mBanking service with activated status in day of the 3rd month following the account opening (where the month 1 is the month of the account opening) and has not held an account at our Bank in the 12 months preceding the account opening. The application for and activation of the UniCredit mBanking service in the case of Student Account Zero opened by clients under the age of 18 is not a condition for participation in the Promotion.

Employee Client: executive officers, employees and contracted parties of the Organiser who have an active retail bank account at the Organiser.

Tied Agent: tied agent (private individual) with active sales privilege (agent code).

Independent Agent: an independent agent (private individual) with active sales privilege (agent code).

Referring Client: An adult Existing Retail Client or an Existing Small Business Client who refers a New Retail Client or a New Small Business Client meeting the terms of the Promotion during the Promotion Period (the **referral**) in accordance with the applicable rules set out in Section III. The referral is made with a referral card, which can be downloaded from the website of the Organiser: www.unicreditbank.hu/ajanlomabankom, or can be collected at its branches.

Referred Client: Those New Retail and New Small Business Clients who comply with the rules laid down in Section III and submit a referral card fully completed and signed by the Referring Client during the period of the Promotion in any branch and, simultaneously, open a small business or a retail bank account at the Organiser in compliance with this Announcement and the Terms and Conditions for Participation and, additionally, consent to the transfer to the Referrer of a certain set of bank secrets related to the Terms and Conditions for Participation by signing the referral card. As a New Retail Client,

it is also possible to upload the referral card during the online account application¹ or online account opening² process. The Organiser will only consider those offers valid where the account opening and the registration of the referral card in the banking system have taken place during the Promotion period indicated in this announcement.

II. Announcement

UniCredit “Refer Clients” account opening promotion

UniCredit Bank Hungary Zrt., as the Organiser, launches and announces a “Refer Clients” account opening promotion (hereinafter: “**Promotion**”).

Within the framework of the Promotion, retail and small business clients become eligible for participation in the Promotion on the basis of their existing bank account agreements and in the manner and under the terms and conditions specified in these Terms and Conditions for Participation.

2.1 For Retail Clients:

- a) Any Referred New Retail Client becomes eligible³ for the credit of a certain amount when applying for any of the distributed retail HUF account packages upon fulfilment of the conditions detailed in Section III.

The Referred New Retail Client is not eligible for the above credit if he/she becomes eligible for a one-off credit available under the Retail Bank Account Management Promotion announced for the opening a Student Account Zero. The Referring Client’s eligibility under Section 2.1 b) shall not be affected.

Furthermore, the Referred New Retail Client is not entitled to the above credited amount if the account opening was mediated by the Bank’s intermediaries (tied or independent agents except mobile bankers⁴), which also affects point 2.1 b). (In case of the contract mediated by a mobile banker, the Referred Client is entitled to the credited amount.)

- b) The Referring Existing Retail Client becomes eligible for the credit of a certain amount if the conditions defined in Section III are fulfilled, except the referred account opening was mediated by the Bank’s intermediaries (tied or independent agents except mobile banker). (In case of the contract mediated by a mobile banker, the Referring Client is entitled to the credited amount.)
- c) UniCredit Employee Clients, Tied or Independent Agents may participate in the Promotion as Referring or Referred Clients, but they are not entitled to the credit of the specified amount.

Unified Deposit Index Rate (EBKM) pertaining to the individual retail account packages. 0.01%.

¹ Online account application process: A web interface available on UniCredit Bank’s official website, through which new retail clients can apply for the opening of a certain bank account and they complete the closing steps of the account opening during a branch visit.

² Online account opening process: A web interface available on UniCredit Bank’s official website, through which new retail clients can apply for opening a bank account and complete the closing steps of the account opening via an online video call or a branch visit.

³ Retail accounts that can be opened within the framework of the promotion: Mobil Aktív Plusz, Ikon Plusz, Alapszámla, Diákszámmla Zéró, Partner Aktív TOP, Partner Aktív Nulla, Partner Ikon Plusz, Partner Prestige, Partner Prestige Speciális.

Partner account packages (Mobil Aktív Plusz, Ikon Plusz, Alapszámla, Diákszámmla Zéró, Partner Aktív TOP, Partner Aktív Nulla, Partner Ikon Plusz, Partner Prestige, Partner Prestige Speciális) are available for specific client bases. A specific document (completed and signed employer certificate or other declaration) is needed as proof of eligibility.

⁴ A mobile banker is a tied agent of the Bank who does not have a sub-agent.

2.2 For Small Business Clients:

- a) During the Promotion period, the Referred New Small Business Client opening a small business HUF account within the framework of the Promotion will receive a credit of a certain amount if the conditions detailed in Section III are met.

The Referred New Small Business Client is not entitled to the above credited amount if the account opening was mediated by the Bank's intermediaries (tied or independent agents except mobile bankers⁵, which also affects point 2.1 b). (In case of a contract mediated by a mobile banker, the Referred Client is entitled to the credited amount.)

- b) The Referring Existing Small Business Client will receive a credit of a certain amount after successful referrals made during the Promotion period if the conditions detailed in Section III are fulfilled, except the referred account opening was mediated by the Bank's intermediaries (tied or independent agents, except mobile bankers). (In case of a contract mediated by a mobile banker, the Referring Client is entitled to the credited amount).
- c) UniCredit Employee Clients, Tied or Independent Agents may participate in the Promotion as Referring or Referred Clients, but they are not entitled to the credit of the specified amount.

III. Terms and Conditions for Participation

3.1 For Retail Clients

3.1.1 Referring Client

The retail **Referring Client** who refers NEW retail and/or small business clients to the Organiser and the retail or small business client (Referred Client) referred this way submits a referral card fully completed and signed by the Referring Client in any bank branch or uploads it during the online account application or online account opening process during the Promotion period and:

- a) when a retail account is opened, the Referred Client:
- i. opens a retail HUF bank account parallel to submitting the referral card, and
 - ii. applies for a Mastercard debit card in connection with debit card services at the time of opening the account, achieve activated status in the last day of the 3rd month following the account opening (where month 1 is the month of the account opening date), and
 - iii. applies for the UniCredit mBanking service at the same time as opening the account, achieve activated status in the last day of the 3rd month following the account opening (where month 1 is the month of the account opening date) – application for and activation of the UniCredit mBanking service is not required for Student Account Zero opened by clients under the age of 18
 - iv. if in addition to meeting the conditions laid down in points i-ii-iii, the Referred Client also meets the following condition, he/she will become entitled to additional credits:
within 6 months of opening the account (month of account opening + 5 months), a minimum of HUF 500,000 via money transfer will be credited to the account per month for at least 3 months
- b) when a small business account is opened, the Referred Client:

⁵ A mobile banker is a tied agent of the Bank who does not have a sub-agent.

- i. opens a new small business HUF bank account parallel to submitting the referral card, and
- ii. parallel to opening the account, he/she applies for a Mastercard Business or a Mastercard Business Gold deposit card achieve activated status in the last day of the 3rd month following the account opening (where month 1 is the month of the account opening date). (This condition in point ii. does not apply to condominium clients in case of referrals submitted from 02.05.2022.)

shall **become eligible** for a one-off credit (up to a maximum of 10 times in total) according to the calculation method described in Section 3.1.3.

UniCredit Employee Clients, Tied or Independent Agents may participate in the Promotion as Referrers but they are not entitled to any one-off credits.

3.1.2 Referred, New Retail Client

New Retail Clients opening retail accounts during the Promotion period based on the referral of the Referring Client within the framework of the Promotion, subject to compliance with the following conditions:

- a) opens a retail HUF bank account parallel to submitting the referral card, and
- b) applies for a Mastercard debit card in connection with debit card services at the time of opening the account, and achieve activated status in the last day of the 3rd month following the account opening (where month 1 is the month of the account opening date), and
- c) applies for the UniCredit mBanking service at the same time as opening the account, and achieve activated status in the last day of the 3rd month following the account opening (where month 1 is the month of the account opening date) – application for and activation of the UniCredit mBanking service is not required for Student Account Zero opened by clients under the age of 18

shall **become eligible** for a one-off credit according to Section 3.1.3.

- d) If in addition to meeting the conditions laid down in points a)-b)-c), the Referred Client also meets the following additional condition, he/she will become entitled to additional credits:
 - o within 6 months of opening the account (month of account opening + 5 months), a minimum of HUF 500,000 via money transfer will be credited to the account **per month** for at least 3 months.

3.1.3 General provisions for Retail Clients

- a) Within the framework of the Promotion, the **Referring Client** as per Section 3.1.1. shall become eligible for a one-off credit (up to a maximum of 10 times in total) if all the conditions set out in same paragraph are met:
 - i. If a retail Referred Client opens an account: eligible for a credit in the amount of HUF 15,000
 - ii. If a small business Referred Client opens an account: eligible for a credit in the amount of HUF 20,000

Within the framework of the Promotion, in case of the referral of a Referred New Retail Client, according to Section 3.1.1., the Referring Client will become eligible for an additional one-off credit of HUF 15,000 if the Referred New Retail Client fulfils all the conditions detailed in Section 3.1.2. by the specified deadline, and fully meets all the conditions at the time of the backtesting.

- b) Within the framework of the Promotion, the **Referred New Client** recommended according to Section 3.1.2. will be eligible for a one-off credit of HUF 15,000 if conditions a)-b)-c) are fulfilled therein.

Within the framework of the Promotion, according to Section 3.1.2., the Referred New Retail Client will be entitled to an additional one-off credit of HUF 15,000 if he/she meets all the conditions detailed in Section 3.2.1. by the specified deadline.

3.2 For Small Business Clients:

3.2.1 Referring Existing Small Business Clients:

Existing Small Business Clients participate in the Promotion as defined in Section I Definitions.

The Referring Existing Small Business Client shall be entitled to a one-off credit on an occasional basis (but not exceeding 10 in total) as detailed in Section 3.2.3., as applicable, if the following conditions are met:

The Referring Small Business Client refers a New Retail or New Small Business Client to the Bank, the Referred Client submits the fully completed and signed Referral Card in a branch during the Promotion AND

- a) when a retail account is opened, the Referred Client:
- i. opens a retail HUF account parallel to submitting the referral card, and
 - ii. applies for a Mastercard debit card in connection with debit card services at the time of opening the account, and activates it no later than the last day of the 3rd month following the account opening (where month 1 is the month of the account opening date), and
 - iii. applies for a UniCredit mBanking service at the time of opening the account, and activates it no later than the last day of the 3rd month following the account opening (where month 1 is the month of the account opening date)
 - iv. within 6 months of opening the account (month of account opening + 5 months), a minimum of HUF 500,000 via money transfer will be credited to the account **per month** for at least 3 months.
- b) when a small business account is opened, the Referred Client:
- i. opens a new small business HUF account parallel to submitting the referral card during the Promotion period, and
 - ii. parallel to opening the account, he/she applies for a Mastercard Business or a Mastercard Business Gold deposit card and activates it by no later than the last day of the 3rd month following the account opening (this condition in point ii. does not apply to condominium clients) where month 1 is the month of the account opening date.

3.2.2 For Referred New Small Business Clients

- a) **New Small Business Clients opening small business accounts** during the Promotion period **based on the referral of a Referring Client** within the framework of the Promotion, who have not had accounts at the Bank in the 6 months preceding the account opening.
- i. They open a small business HUF account parallel to submitting the referral card, and
 - ii. parallel to opening the account, they apply for a Mastercard Business or a Mastercard Business Gold deposit card and activate it by no later than the last day of the 3rd month

following the account opening (this condition in point ii. does not apply to condominium clients), where month 1 is the month of the account opening date

shall **become eligible** for a one-off credit according to Section 3.2.3.

3.2.3 General provisions applicable to Small Business Clients

Under the Promotion, the **Referring** Small Business Client will be eligible for a one-off (per successful referral)

- a) If a retail Referred Client opens an account:
 - a. Credit of HUF 15,000 if conditions i-iii detailed in Section 3.2.1 a) are met,
 - b. An additional credit of HUF 15,000 if conditions (i-iv) detailed in Section 3.2.1 a) are met,
- b) If a small business Referred Client opens an account: a credit of HUF 20,000.

The condition for receiving the credit is a successful referral, in the case of a referral made by a Referring Existing Small Business Client, if the conditions set out in Section 3.2.1. are met.

Within the framework of the Promotion, the **Referred New Small Business Client** referred according to Section 3.2.2. will be eligible for a one-off credit of HUF 20,000 if all conditions are fulfilled therein.

IV. Conditions for crediting:

1. General conditions for crediting:

At the time of the backtesting (when checking the fulfilment of the conditions), both the Referred and the Referring Clients become entitled to a credit if the conditions are fully met.

If the Referred Client fails to comply with any of the conditions at the time of the backtesting set out above, both the Referring and the Referred Clients cease to be entitled to the credit.

If the Referring or Referred Client withdraws his/her consent to the processing of his/her personal data before the date of the backtest specified above, the Organiser will not be able to verify the eligibility for the credit, so in this case the eligibility will cease.

If the Referring Client initiates the closing of all his/her accounts before the end of the 3rd month after the opening of the Referred Client's account, his/her eligibility for the credit will cease.

If the Referred Client initiates the closing of all his/her accounts before the end of the 3rd month following the opening of the account, the Referring and Referred Clients' entitlement to the credit will cease.

Opening an account for a Referred New Retail or Small Business Client creates eligibility for the benefit of up to 1 Referring Person and (regardless of the number of accounts opened by the Referred Party) for one credit.

Consequently, when the Referred Client is referred by a number of Referring Clients with duly completed referral cards, then, providing that all the other terms and conditions have been fulfilled, that Referring Client shall be entitled to the credit whose referral card is first submitted to the Organiser by the Referred Client simultaneously with the opening of the bank account (date of registration in the system).

During the period of the Promotion, one retail Referring Client may be entitled to no more than 10 credits.

The Organiser may notify/inform the Referring and the Referred Client about the eligibility for the credit on the basis of the data available at the Organiser among the Client's master data and provided by the

Referring Client, by mobile phone, text message or in a message of the UniCredit Mobil application. The accuracy of the mobile phone number is the responsibility of the Referring Client. It may be verified and modified at any time in person in any bank branch of the Organiser. The Organiser shall not be held liable for any failed notification attributable to the Referring Client (e.g. providing an incorrect phone number).

2. For Referred New Retail Clients:

The Referred Client has the opportunity to fulfil conditions a)-b)-c) detailed in Section 3.1.2. until the last business day of the 3rd month from the date of the account opening, where month 1 is the month of the account opening date. The Organiser will backtest the eligibility for credit under conditions a)-b)-c) between the first and tenth day of the 4th month following the opening of the account.

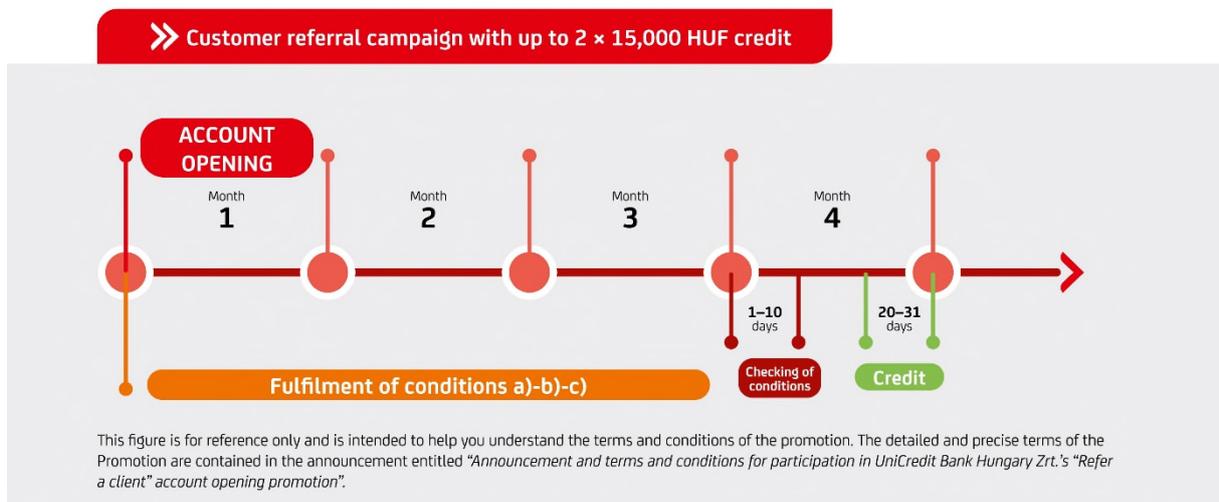


Figure 1: Fulfilment, checking and crediting of conditions a)-b)-c) detailed in Section 3.1.2.

If conditions a)-b)-c) detailed in Section 3.1.2. have been met, the Referred Client has the opportunity to fulfil condition d) until the last business day of the 6th month from the date of the account opening, where month 1 is the month of the account opening date. The Organiser will backtest the eligibility for credit under condition d) between the first and tenth day of the 4th, 5th, 6th and 7th months following the opening of the account. For backtesting purposes, all of the conditions set forth in Section 3.1.2. must be met. In the month in which condition d) is met by the Retail Referred Client, the credit will be made to both the Referring and the Referred Client's accounts between the 20th and the last business day of that month.

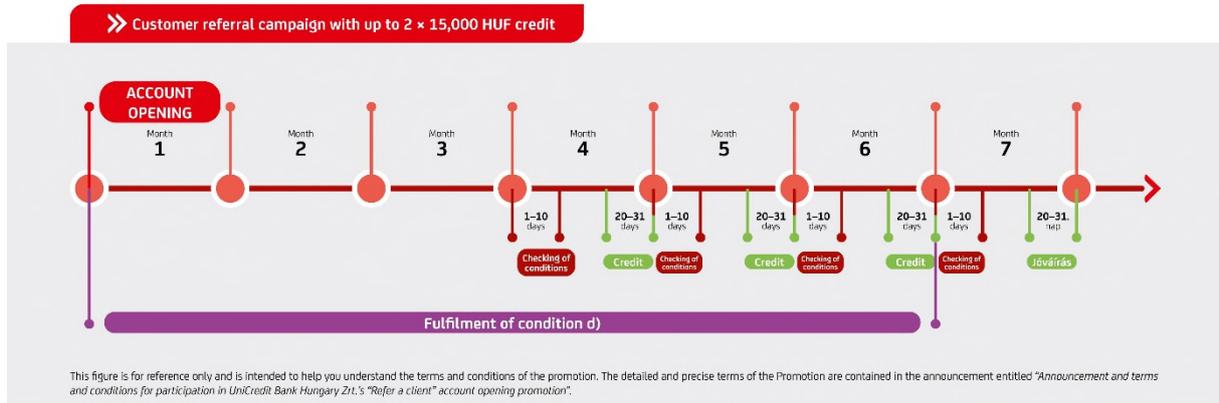


Figure 2: Fulfilment, checking and crediting of condition d)

	ACCOUNT OPENING
	Month 1
	Month 2
	Month 3
	Month 4
	Month 5
	Month 6
	Month 7
	1-10 days
	20-31 days
	Fulfilment of condition d)
	Checking of conditions
	Credit
	This figure is for reference only and is intended to help you understand the terms and conditions of the promotion. The detailed and precise terms of the Promotion are contained in the announcement entitled "Announcement and terms and conditions for participation in UniCredit Bank Hungary Zrt.'s "Refer a client" account opening promotion".

If the Referred Retail Client fulfils all the conditions [a)-b)-c)-d)] described in section 3.1.2. by the backtesting in the 4th month, the 2xHUF 15,000 credit will be credited once as HUF 30,000 to both the Referred and the Referring Client's accounts. If condition d) is subsequently met, then for the fulfilment of conditions a)-b)-c), HUF 15,000 will be credited to the Referring and the Referred Client in the 4th month after the account opening, and in the month in which condition d) is met (which may be no later than the last business day of the 6th month after the account opening), the additional HUF 15,000-15,000 will be credited to the account of the participants in the following month. When condition d) is checked, the other conditions a)-b)-c) must also be fulfilled.

Summary of **retail** client referral terms and credits:

Referring Client	Referred Client	Fulfilled condition	Credit
Retail or Small Business	Retail	3.1.2 Conditions a) b) c)	HUF 15,000 for the Referrer and HUF 15,000 for the Referred Client
		3.1.2	HUF 15,000 + HUF 15,000 for the Referrer and

		Conditions a) b) c) and d)	HUF 15,000 + HUF 15,000 for the Referred Client
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3. For Referred New Small Business Clients

The Referred Client has the opportunity to fulfil the conditions detailed in Section 3.2.2. until the last business day of the 3rd month from the date of the account opening, where month 1 is the month of the account opening date. The Organiser will backtest the eligibility for credit under the Basic Conditions between the first and tenth day of the 4th month following the opening of the account.

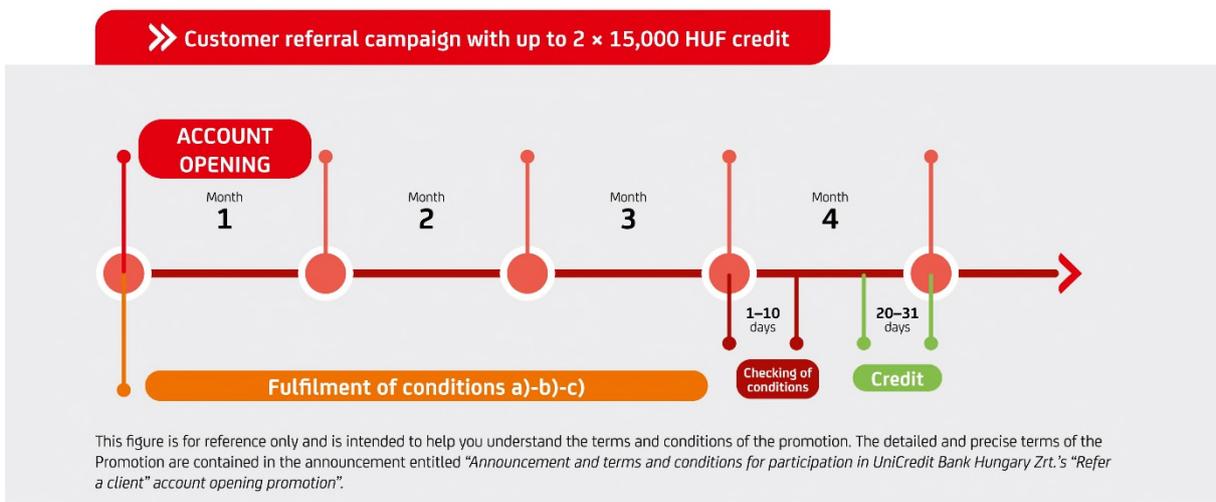


Figure 3: Fulfilment, checking and crediting of the conditions detailed in Section 3.2.2.

V. Other provisions

The contents of the materials promoting the campaign (newsletter, banner, and other online advertisement, electronic DM, branch poster, flyer and other advertising materials) and the contents of registered materials (DM materials), also including the information indicated therein, do not constitute an offer or commitment by the Organiser, i.e. if the Organiser excludes anyone from this Promotion pursuant to the provisions of these Terms and Conditions for Participation, that excluded individual shall not have the right to take part in the Promotion merely on the basis of the sending and receipt of the registered DM materials. The right to a discount does not arise even if the Organiser does not become aware of the information leading to the exclusion until after the notification of the right to a discount has been sent.

For the purposes of this Promotion, the Organiser will not accept completed referral cards issued as part of the "Refer Clients" account opening promotion previously announced by the Organiser and valid prior to 01.01.2022.

Pursuant to the provisions of these Terms and Conditions for Participation, the identity of Referring and Referred Clients eligible for a credit shall only be established by the Organiser's IT system.

Only the Organiser's IT system shall be relevant for determining the conditions of eligibility.

The Organiser shall not be held liable in any way for the inadequacy/errors of the data stated on the referral card.

The Organiser may send information about the Promotion in a text message or in a message of the UniCredit Mobil application to all participants who expressly consented to that form of notification. Each participant may withdraw their consent, either in part or in full, without any limitation, free of charge, in person, in any UniCredit branch, or in a letter addressed to UniCredit Bank Hungary Zrt. 1242 Budapest, Pf. 386, by phone on +36-1/325-3200 or by fax on +36-1/325-3225.

By participating, the Referrer and the Referred Client expressly accepts all provisions of these Terms and Conditions for Participation and consents to the processing of their personal data processed by the Organiser in the knowledge of and in accordance with the following Privacy Notice.

VI. Privacy Notice

The controller of personal data is the Organiser, who processes the data of the Referring and Referred Clients on the basis of their consent, who are entitled to withdraw this consent at any time. The purpose of data processing is to conduct promotional Campaigns and to prepare analyses of consumer habits.

The scope of the personal data processed: the data of the Referring and the Referred Client provided on the Referral Card, as well as the scope of data necessary to verify the fulfilment of the Terms and Conditions for Participation (e.g. date of receipt of the referral, date of account opening, the open account package of the Referred Client, whether he/she has an active client status and an activated Mastercard debit card).

The Organiser processes the data until the consent of the Referring or the Referred Client is withdrawn in a way that in the event of a statement to this effect by either Client, the data of the other client linked to him/her will also be deleted. If the consent is not withdrawn, the Organiser will delete the data no later than 31 May 2026.

The Organiser's employees are entitled to become acquainted with the data to the extent necessary for performing the tasks within their scope of duties.

The Organiser will take reasonable technical and other measures to protect the security of the data.

The Data Subjects may request information from the Organiser with regard to the processing of their personal data, request the rectification, blocking or deletion of their personal data, or object to the processing of their personal data in the event of a breach of rights, and turn to the Organiser's internal data protection officer via the contact data of the Organiser (1054 Budapest, Szabadság tér 5-6., info@unicreditgroup.hu, www.unicreditbank.hu), the Hungarian National Authority for Data Protection and Freedom of Information (ugyfelszolgalat@naih.hu; 1125 Budapest, Szilágyi Erzsébet fasor 22/C.; +36-1-391-1400; www.naih.hu) or the court (or, at their option, to the court of law of their place of residence or domicile).

The Organiser retains the right to immediately exclude the respective Referring and Referred Clients from the Promotion if the Organiser comes across any referral made for any fraudulent purpose or in order to obtain a gain.

The terms and conditions of the account packages defined in these Terms and Conditions for Participation and involved in the Promotion are included in the currently effective contracts, business regulations and lists of terms and conditions.

The Terms and Conditions for Participation are accessible in the Organiser's branches and online at www.unicreditbank.hu/ajanlomabankom.

Budapest, 27 February 2026