

**ANNOUNCEMENT AND TERMS AND CONDITIONS FOR PARTICIPATION
RETAIL BANK ACCOUNT MANAGEMENT PROMOTION
When opening a Student Zero Account**

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

UniCredit Bank Hungary Zrt. (hereinafter: the "Bank") is launching a retail bank account opening promotion for the opening of a Student Account Zero.

The promotion is open to **private individuals over 14 years of age and under 26 years of age**, who:

- open a **Student Account Zero account package on the Bank's online account opening interface*** during the **promotion period** and **do not have** a retail bank account with our Bank on the day of the online account opening and for the previous 12 months**, **OR**
- **start to open a Student Account Zero account package on the Bank's online account opening platform* during the promotion period and complete the opening of the account package in a branch within 30 days thereafter**, and **did not have** a retail bank account with our Bank for the previous 12 months**, **OR**
- open a **Student Account Zero account package at any branch of the Bank's network*** and **do not have** a retail bank account with our Bank on the day of the account opening and for the previous 12 months**.

*Online account opening is only available to people over 18 years of age.

**Except for the UniCredit Start bank account.

Participation in the promotion is automatic if the conditions are fulfilled, no separate declaration of participation is needed, or the client does not have to express his or her intention to participate in any other way.

Under the promotion, the fulfilment of the following conditions is reviewed on the date of backtesting:

For minors 14-17 years of age	For adults 18-26 years of age
Application for and activation of a MasterCard Standard or a MasterCard Gold debit card in addition to the Student Account Zero account package, AND	
application for internet banking service, AND	application for and activation of the mobile application service, AND
at least 5 outgoing transactions in HUF until the end of the month following the account opening* All 5 transactions must have a value of at least HUF 1,000 each (ad hoc intra-bank and extra-bank transfers, standing orders, direct debits, through one of the following channels: internet banking application, mobile application service, telephone banking, branch cash withdrawal from UniCredit ATMs, cash withdrawals from other ATMs, cash withdrawals at branches, debit card purchases booked by the Bank), AND	
provision of the e-mail address and mobile phone number of the legal representative,	provision of the e-mail address and mobile phone number.

*Only transactions booked by the Bank count towards the 5 transactions. There may be a difference of a few business days between the date of the transaction and the date of booking. For the details, see the announcement entitled "The Order of Execution of Orders".

Full compliance with the conditions is possible **until the last calendar day of the calendar month following the opening of the bank account**. The fulfilment of the conditions will be verified by the 10th day of the 2nd calendar month following the opening of the account.

Under the promotion, if the conditions detailed above have been met at the time of the backtesting, the private individual client opening the account will become eligible for a **one-off credit in the amount of HUF 35,000**, which will be credited to the Student Account Zero bank account opened during the promotion period until the last banking

business day of the 2nd month after the account opening. For clients under the age of 18, parallel to opening an account, the legal representative agrees that the one-off credit under the promotion will be credited to the account of the client under the age of 18. For clients under the age of 18, providing the contact details of their legal representative is a condition for eligibility for a credit.

If the client opens a Student Account Zero as part of the “Refer Clients” account opening promotion, he/she will not be entitled to the credit due to a Referred Client.

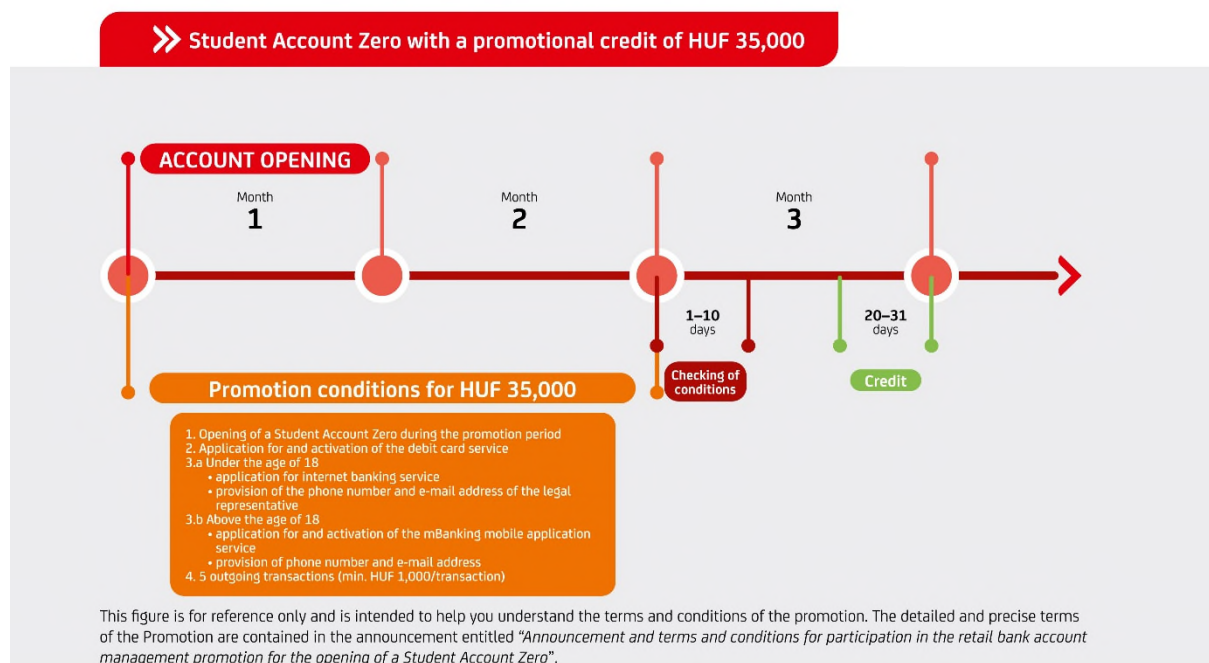
If our client does not meet any of the above conditions by the deadline (one of the conditions is not fulfilled at the time of the backtesting), **he will not be entitled to a one-off credit.**

If the client initiates **the termination of his/her bank account or the change of the Student Account Zero account package to another package** within 12 months of the opening of the account, the client's eligibility for a one-off credit will cease and the Bank shall be entitled to debit the account with the amount of the one-off credit paid.

The retail client participating in the promotion is not required to pay any personal income tax and contributions or to **file any tax returns or reports** in connection with the credit.

UniCredit Employee Clients are not entitled to participate in the account opening promotion as a Student Account Zero applicant.

By participating, the Participant expressly accepts all provisions of these Terms and Conditions for Participation in all respects and consents to the processing of his/her personal data by the Organiser with knowledge of and in accordance with the following Privacy Notice. Each Participant may withdraw their consent, either in part or in full, without any limitation, free of any charge, in person, in any UniCredit branch, or in a letter addressed to UniCredit Bank Hungary Zrt. at 1242 Budapest, Pf. 386, by phone on +36-1/325-3200 or by fax on +36-1/325-3225.



RETAIL BANK ACCOUNT MANAGEMENT PROMOTION**When opening a Student Zero Account-****Privacy notice:**

Information on the processing of data processed in connection with the retail bank account management campaign launched by UniCredit Bank Hungary Zrt. on 01.03.2026.

1. Name of the data controller (hereinafter: the "Bank"):

UniCredit Bank Hungary Zrt.

Registered office: H-1054 Budapest, Szabadság tér 5-6.

Company registration number: 01-10-041348

Mailing address: 1242 Budapest Pf. 386

Email: info@unicreditgroup.hu

2. In connection with the action detailed above, data processing activities take place in connection with the following processes:

2.1 verification of eligibility.

3. Legal grounds for processing:

- For the activity under Section 2.1: the Bank's legitimate interest in monitoring compliance with the Terms and Conditions for Participation.
- For Section 2.2: the consent of the data subject by opening a bank account. (Please note that in case of withdrawal of consent, the Bank will not be able to credit the discount.)

4. Scope of processed data:

4.1. List of processed data in the case of the activity detailed in Section 2.1.: Data required to verify compliance with the Terms and Conditions for Participation (name of the eligible person, whether he/she previously had a retail bank account, has an activated Mastercard Standard or Gold debit card, internet banking, activated mobile application service, at least 5 required transactions, an e-mail address and mobile phone number specified under the conditions, is in the process of an account closure).

5. During the data processing, the data are accessible outside UniCredit Bank Hungary Zrt. by:

as the Bank's IT service provider: UNICREDIT SERVICES S.C.P.A. Hungarian Branch Office

Registered office: H-1134 Budapest, Róbert Károly körút 61-65.

Company registration number: 01-17-000394

6. Data retention period: last calendar day of the 6th month following the month of the bank account contract with the bank.

7. With respect to the data processing, the data subject may:

- request information on the processing of his or her personal data according to Section 4, and
- request the rectification of his or her personal data, and
- request the erasure or blocking of his or her personal data; and
- in certain cases, he or she may have the right to data portability; and/or
- object to the processing of his or her personal data.

The data subject has the right to lodge a complaint with the National Authority for Data Protection and Freedom of Information (<http://naih.hu>; 1363 Budapest, Pf.: 9; telephone: +36-1-391-1400; fax: +36-1-391-1410; e-mail: ugyfelszolgalat@naih.hu) if in your opinion a legal violation has occurred with regard to the processing of your personal data, or there is an imminent danger of such a violation. In the event of a breach of the GDPR, you may bring an action before the courts in the place where you reside or are domiciled.

Budapest, 27 February 2026

UniCredit Bank Hungary Zrt.