

## UniCredit launches a new service model for affluent clients across CEE

**UniCredit today announces the launch of Prime by UniCredit Bank, a new service model for affluent clients, rolled out simultaneously across nine markets in Central and Eastern Europe – Bulgaria, Bosnia and Herzegovina, Croatia, Czechia, Hungary, Romania, Serbia, Slovakia and Slovenia.**

By combining advanced digital capabilities and human expertise, Prime aims to reshape what modern banking looks like for clients across CEE. It brings together a sleek mobile experience and dedicated Prime in-app section offering exclusive benefits, with personalised 1-to-1 advice by a trained Prime banker – accessible directly from the app; and priority in branches and call centres.

Prime clients will also benefit from tailored investments, exclusive Prime zones in selected branches for privacy and comfort, and access to investment strategy research from The Investment Institute by UniCredit. This is alongside additional privileges such as airport lounge access, and more.<sup>1</sup>

Leveraging strong digital capabilities and the trusted network across CEE, Prime by UniCredit sits squarely within UniCredit Unlimited, the Group's strategy to set new benchmarks by operating with the strength of a universal bank, the agility of a fintech and the dynamism of a technology company.

### A model driven by client research

Prime is grounded in UniCredit research on over 11,000 clients across markets, which has shown that digital financial solutions – via mobile apps or online banking – are valued for their speed and convenience, but often feel distant and impersonal, lacking human advice or support.

Traditional banking, by contrast, is perceived as personal but slower. Interviewees find that service quality and the human component – reachability, consultancy and professionalism – remain critical drivers of satisfaction.

While digital capabilities are essential, they are not sufficient on their own, and this research has confirmed that clients do not want to choose between digital and traditional banking. Instead, they want an integrated experience that offers both and Prime is the answer to this.

### Surpassing expectations in testing

In testing conducted across CEE, the Prime value proposition performed strongly, based on key indicators such as *fulfilment of needs* and *probability to use*. This positioned Prime in the top 25% of more than 1,000 service concepts assessed across industries. This result validates the strength of the integrated digital-and-human model at the core of the Prime proposition.

Above all, interviewees said they would choose Prime based on three elements: **speed, simplicity, and meaningful expert human connection** when needs grow more complex. It is a model that delivers on all three in a format clients welcome: with continuous value through fair pricing with a simple **subscription-style model**.

**Teodora Petkova, Head of Central & Eastern Europe, UniCredit, said:**

*“With our strategy UniCredit **Unlimited**, we aim to go beyond the benchmark, rethinking the operating model with **technology and AI** while elevating client service beyond the constraints of legacy banking. **Prime is a tangible expression of how that promise meets the client, providing digital speed when it matters, human expertise when it counts.** No tradeoffs, no compromises. When we combine our digital capabilities with expert bankers' advice, and deliver it consistently across CEE countries, we can accelerate growth not just for UniCredit, but for our clients”.*

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<sup>1</sup> Privileges and benefits vary across countries.

**Vörös Réka, Head of Retail Division**, added: *“The launch of Prime by UniCredit Bank in Hungary is an important step toward serving our premium clients in the way that best meets their needs—both digitally and in person. We are confident that the expertise of our Prime specialists, along with our enhanced mobile interface, will win our clients’ approval, and that they will make full use of the additional solutions offered by this new service.”*

More on „Prime by UniCredit Bank”-ról: <https://www.unicreditbank.hu/hu/prime.html>

Further information: [kommunikacio@unicreditgroup.hu](mailto:kommunikacio@unicreditgroup.hu)

**About UniCredit**

UniCredit is a pan-European Commercial Bank with a unique service offering in Italy, Germany, Central and Eastern Europe. Our purpose is to empower communities to progress, delivering the best-in-class for all stakeholders, and unlocking the potential of our clients and our people across Europe.