

BE UNICREDIT MARKETING CAMPAIGN TERMS AND CONDITIONS FOR CLIENTS

The purpose of this document is to regulate, in a comprehensive and clear manner, the terms and conditions of the Be UniCredit Programme marketing campaign (the "Campaign"). For Clients, this document is the only document which regulates the terms and conditions of this Campaign. The terms and conditions of the Campaign may only be changed by way of written amendments hereto.

1. ORGANISER

The organiser of the Campaign is UniCredit Bank Czech Republic and Slovakia, a.s., with its registered seat in Prague 4 – Michle, Želetavská 1525/1, PC 140 92, Company Reg. No. 64948242, registered in the Companies Register of the Municipal Court in Prague, Section: B, File No. 3608 (the "Bank" or "UniCredit Bank")

2. TERMS

Duration – the Campaign is split into three phases, from **1 July 2016** until **31 December 2017**. The Bank reserves the right to extend the Campaign or terminate it earlier. Information about any changes of the duration will be published at the Bank's Points of Sale and at www.unicreditbank.cz/BeUniCredit.

- 1st phase – 1 July 2016 – 30 November 2016**
- 2nd phase – 1 December 2016 – 31 March 2017**
- 3rd phase – 1 April 2017 – 31 December 2017**

Client – an individual aged 15 years or over for Accounts and an individual aged 18 years or over for other products, including Leasing Products for retail clients or Private Banking Client (the RET Client or PB Client), an individual - entrepreneur or a legal entity with a MCZK 0 - 10 turnover annually for Small Business products (the SB Client) and a legal entity or an individual - entrepreneur with an annual turnover of MCZK 10 - 250 for corporate banking products (the CORP Client)

New Client – RET Client, SB Client or CORP Client who were not holders of any product in UniCredit in the past 6 calendar months

New Acquiring Client – New Client or Client, regardless of the amount of turnover that has not yet been signed with UniCredit Bank for providing a payment terminal.

Product for a New Acquiring Client – **FREE payment terminal, cost rate below 1% for debit card transaction** only for payment terminals with TCP / IP connection. The offer is not valid for current clients who have already concluded an agreement on accepting cards with UniCredit Bank.

New Product – a product taken out by the Client during this Campaign. A New Product shall mean an **Account, Credit Products, Investment Products, Insurance Products and Leasing Products**.

Account – within this Campaign, accounts shall mean: **U konto, U konto PREMIUM, U konto TANDEM*, U konto for the Young, Business Account ACTIVE only for New SB Clients**, accounts for corporate banking for New CORP Clients

*As for U konto TANDEM, the requirement for a cashless turnover of CZK 12,000 specified in the Voucher is met provided a total amount of CZK 12,000 is sent to both accounts in tandem.

Credit Products – within the Campaign, credit products shall mean: **PRESTO Loan (save for the pre-approved PRESTO Loan) and Mortgage Loan**

Investment Products – one-off investments in Amundi mutual funds
– regular investments in Amundi mutual funds

Insurance Products – Variable life insurance Bella Vita

Leasing Product – arranging a form of financing (loan, financial leasing or operational leasing) of select vehicles through UniCredit Leasing CZ, a.s. Voucher with a Promo Code and using a specific processing procedure specified in each individual Voucher may be applied to the following vehicles:

One-year old Opel Insignia HB Edition 2.0 CDTI 140k UCL, Volvo V60 CC D3 Drive – E 2.0 and scooters Honda 125ccm Forza 125 ABS, SH125i City, PCX 125 and Vision

The conditions of offers for acquisition of a particular vehicle using a form of financing with UniCredit Leasing CZ, a.s. are available in the respective individual Vouchers.

Promo Code – a unique code valid for the Duration of this Campaign, unless otherwise specified in the Voucher. A New Client or Client shall receive such a Promo Code from Employees involved in the Campaign in an electronic or paper Voucher, allowing such New Client or Client to obtain advantages referred to in the chart in item 6 through such a Promo Code.

Voucher – an electronically generated coupon with an individual Promo Code and description of benefits. The validity of individual Vouchers is always stated in the Voucher.

Employee – any individual aged 18 years or over who is, as of the date of the beginning of the Campaign, employed by UniCredit Bank Czech Republic and Slovakia, a.s. (UniCredit Bank or the Bank) or with a Select Company of UniCredit Group, including Employees temporarily removed from the register of active employees (for instance, female employees on maternity leave)

Select Companies of UniCredit Group – UniCredit Leasing CZ, a. s., including UniCredit Fleet Management, s.r.o. and UniCredit pojišťovací makléřská, spol. s r.o. or UniCredit Business Integrated Solutions S.C.p. A. (UBIS) or Amundi Asset Management, a. s., or UniCredit Factoring Czech Republic and Slovakia, a. s. (UniCredit Factoring). This also includes members of UCTAM (UniCredit Turn-Around Management)

Point of Sale of the Bank – for banking products, a UniCredit Bank branch in the Czech Republic, a UniCredit Bank Expres point of sale, a Partners banking services point of sale, unless specified otherwise

Point of Sale of UniCredit Leasing CZ, a. s. – a Point of Sale is a locally competent branch of UniCredit Leasing CZ, a. s., an external point of sale (e.g. a franchise, agency, etc.)

Authorised Seller of Select Car Make – a business partner of UniCredit Leasing CZ, a.s. who is not considered a Third Party

Third Parties – financial intermediaries of the Bank

Third-Party Client – a Client who is using the Bank's services in the form of intermediated transactions via a Third Party

3. PARTICIPANTS IN THE CAMPAIGN

A participant in the Campaign is a New Client or Client who becomes the owner of a New Product and meets all conditions set forth herein and also the Product Business Terms and Conditions of the relevant product. The Campaign is intended exclusively for New Clients and Clients who enter into contractual relationships with the Bank without intermediation of transaction via Third Parties.

4. PLACE AND TIME OF OPENING/TAKING OUT A NEW PRODUCT:

New Products may be opened/taken out during the Campaign:

4.1 Accounts

all accounts listed in item 2, par. Account at a Point of Sale of the Bank. U konto and U konto for the Young account products may also be opened online at www.unicreditshop.cz. Accounts for corporate banking are opened on individual basis with a Corporate Banking banker.

4.2 PRESTO Loan

at a Point of Sale of the Bank; taking out a PRESTO Loan may also be applied for online at www.unicreditshop.cz.

4.3 Mortgage Loan

at a UniCredit Bank branch and UniCredit Bank Expres points of sale; taking out or refinancing a Mortgage Loan may also be applied for online at www.unicreditshop.cz.

4.4 Investment Products

may be opened only at a UniCredit Bank branch and UniCredit Bank Expres points of sale.

4.5 Insurance Products

may be opened only at a UniCredit Bank branch and UniCredit Bank Expres points of sale.

4.6 Leasing Products

may be opened only at a UniCredit Leasing CZ, a. s. point of sale or with an Authorised Seller of a Select Car Make allowing for conclusion of the respective Leasing Product contract, with each individual Voucher for a particular Leasing Product directly specifying the method of application thereof.

5. JOINING THE CAMPAIGN

In order to join the Campaign successfully, it is necessary that the Client always submits a unique valid Campaign Promo Code at meetings concerning New Products referred to in items **4.1 – 4.5** at a Point of Sale of the Bank. As for online applications, the Client must enter the correct and full version of this Promo Code in the Promo Code field at www.unicreditshop.cz; as for Leasing Products, instructions referred to in the individual Vouchers must be adhered to.

When opening New Products, Clients may use only one Promo Code per product in order to obtain a reward or discount. During the Campaign, the Client may apply several Vouchers with various Promo Codes for different products; however, application of more Vouchers with various Promo Codes per the same product shall not be accepted.

Should the Client present Vouchers for various products with different Promo Codes, he/she must decide which Promo Code will be recorded in the recommendation.

When opening campaign products, Vouchers must be presented to an Employee at a Point of Sale of the Bank or to an agent of UniCredit Leasing CZ, a.s. or the Authorised Seller of a Select Car Make in order for them to be accepted in printed form, or they must be sent, prior to opening/taking out a campaign product, to an email address agreed upon beforehand belonging to an Employee or agent of UniCredit Leasing CZ, a.s. or the Authorised Seller of a Select Car Make following the information in the particular Voucher in electronic form.

After receiving a Voucher for Corporate Banking with a unique Promo Code from a recommending person, potential New CORP Clients shall contact the Bank by email at firemni.bankovnictvi@unicreditgroup.cz, requesting to be contacted by the Bank in order to have a meeting arranged where a banker can open a favourable corporate banking account for the New Client following the verification of the validity of the presented Voucher.

6. DISCOUNTS, REWARDS, EXTRA BENEFITS

Rewards for opening individual products

Product	Reward for New Client/Client
PRESTO Loan of at least CZK 100,000	Extra bonus of CZK 1,500 / 2,600
Mortgage loan without a limited amount	No contractual fee for provision of the loan* and a discount 0,2% p.a. from the interest rate
One-off investments in Amundi Regular Investments mutual funds	50% discount on the initial fee under item
Regular investments in Amundi Regular Investments mutual funds	50% discount on the "EXPRES" initial fee beforehand
Variable life Insurance Bella Vita	Now with a gift, special offer PLUS - a guarantee of 30% increase in the indemnity for each insurance event throughout the insurance period**
Leasing Products	Individual benefits when financing select vehicles
Business Account ACTIVE	FREE OF CHARGE for 12 months and with no conditions only for New SB Clients
Corporate Banking Account	keeping of one account in CZK and one account in a foreign currency FREE OF CHARGE for 12 months and with no conditions for New CORP Clients only
Payment Terminal for New Acquiring Client	The payment terminal free of charge, cost rate below 1% for debit card transaction***

*Flat amount of CZK 2,900

**You can get more detailed information about the offer of gifts directly at any UniCredit Bank branch and UniCredit Bank Expres points of sale. Arrange life insurance until 31 December 2017 and earn a 30% higher insurance premium. This action offer is valid for the entire duration of the insurance and applies to all persons insured under the respective contract (max. 8). The special offer applies to: Death (injury and illness); Invalidity (injury and illness); Serious diseases, Oncological diseases; Permanent disability; Care for a disabled child (both by injury and illness); Post-traumatic care. The offer does not apply to insurance paid in the form of a daily allowance or daily indemnity and a waiver insurance policy.

***Only a TCP / IP (stationary) or GPRS connection terminal can be provided free of charge.

****Summer limited offer for an extra bonus of CZK 2,600 applies to loans contracted until 31 August 2017 under the conditions specified in 7.1.1.

7. METHOD, DEADLINES, AND CONDITIONS FOR GRANTING DISCOUNTS AND REWARDS

7.1 Discounts and Rewards

7.1.1 A bonus of CZK 1,500 / 2,600 will be granted to clients if they take out a new PRESTO Loan with a repayment period of at least 60 months, with insurance on the ability to pay and with an actively used account in UniCredit Bank. The total amount of the loan (including the price of insurance) must be at least CZK 100,000. Subject to compliance with all the above-mentioned conditions within 40 days from drawing down the PRESTO Loan, the bonus will be paid to the client's current account held with UniCredit Bank and designed for repayment of the PRESTO Loan. Obtaining of the bonus shall not apply to existing Clients with a loan already drawn.

7.1.2 Discounts on contractual or initial fees apply to the Client at the moment of charging, unless otherwise provided.

7.1.3 Discount on the Mortgage Loan – Clients will not be charged the flat fee of CZK 2,500 for provision of the loan upon submission of a Voucher.

7.1.4 A gift from the offer according to the agreed amount of a monthly paid insurance premium for the Variable life insurance Bella Vita will be provided if the new Variable life insurance Bella Vita agreement is negotiated with the duration of min. 15 years, on condition that the contract is accepted by the insurance company and that min. the first insurance premium will be paid in the amount of min. CZK 500.

7.1.5 The interest rate below 1% applies to the most common types of payment cards and only for terminals with TCP / IP connection

Commissions for foreign payment cards Visa and MasterCard will vary depending on the amount of the fee to the card issuer. Interchange Fees are available at www.mastercard.com and www.visaeurope.com.

The offer of the payment terminal is free of charge if the New Client Acquiring has not yet signed a contract for the provision of a terminal with UniCredit Bank. Recommended New Acquiring Clients are registered by the Acquiring Department on a monthly basis based on the email sent by the New Acquiring Client with the attached voucher.

7.2 Conditions for Granting Discounts and Rewards

Clients shall not be granted remuneration for opening/taking out (both in the past or future) any of the current campaign products at UniCredit Bank during the Campaign, cancelling such product during the Campaign and, subsequently, opening/taking out the same product within this Campaign as a New Product.

8. COMPLAINTS

Upon submission of a Voucher with a valid Promo Code to a relevant Employee of the Bank or at a Point of Sale of UniCredit Leasing, a.s., the Client obtains a copy of the Voucher with the stamp of the Bank or the relevant Point of Sale of UniCredit Leasing, a.s. and date of application. This copy must be kept for the purposes of potential complaint. Without a copy certified in the manner mentioned above, complaints shall be disregarded. Complaints are governed by the Bank's Rules for Complaints.

9. CONSENT OF CAMPAIGN PARTICIPANTS TO PERSONAL DATA PROCESSING

Providing the organiser (acting as a manager) with the information, the Client gives consent in line with Act No. 101/2000 on Personal Data Protection as amended to the processing of personal data (name, surname, permanent residence, telephone number, e-mail address) for the purposes of evaluating the Campaign, informing the participant of payment of the reward, remitting the reward, and for other commercial and marketing purposes of the organiser, as well as for the purposes of posting commercial notices by way of electronic means pursuant to Act No. 480/2004; such consent is given for 5 years from the termination of the Campaign. The provision of personal data is voluntary. Participants in the Campaign may revoke their consent by way of a written notice sent to the registered address of the organiser and also rights under Section 21 of Act No. 101/2000 Coll., i.e. particularly the right to access the data concerning the participant, and the right to correct, block, or request disposal of such data.

10. FINAL PROVISIONS

The terms and conditions of the Campaign are available at the Bank's Points of Sale and at www.unicreditbank.cz/BeUniCredit. Any potential changes of the Campaign's terms and conditions will be published at this web page and the change shall take effect as soon as published at this web page. There is no legal right to the reward and it is not legally enforceable. Should Voucher use or manipulation contrary to the Campaign rules be discovered, the Client shall be excluded from the competition. Potential conclusion of a contract is subject to obtaining the necessary internal approvals within the Bank and to signing the relevant contractual documentation.

The validity of the terms and conditions is time-restricted.

The wording of the terms and conditions of this Campaign is published in Czech and English. In case of doubt, the Czech version shall prevail.

Praque, 2 October 2017