

## **"Some installments do not have to be returned"** Lucky Cash Loan - Prize contest of UniCredit Bank of Serbia

**Belgrade, May 2023.** – UniCredit Bank Serbia organizes a unique prize contest called **"Lucky Cash Loan from UniCredit Bank"**, through which the winners are given the opportunity for the bank **to pay off the cash loan early instead of them**, in the maximum amount of up to 10,000 euros.

Through the prize contest that lasts from May 22 to July 14, 2023, the bank will award a total of five prizes for the best ideas and project proposals aimed at improving the quality of life of the local community. In this way, UniCredit Bank becomes the first bank on the domestic market to offer the possibility that five clients potentially do not have to repay the cash loan.

The authors of the five most creative ideas - the winners of the award contest will be entitled to early repayment of the loan, in the maximum amount of up to 10,000 euros, and the amount of the award depends on the individual balance of the cash loan debt realized during the duration of the award contest for each of the winners on the day of the announcement of the winner of the contest.

**Rastko Nicić**, member of the Management Board and Head of Retail at UniCredit Bank Serbia, said on that occasion: *"We wanted to promote the cash loan, one of the traditional banking products, in an innovative and special way. As a bank for which community empowerment is one of the main pillars of our business, we aim to add value to this campaign and provide an opportunity for our clients to propose ideas for improving the conditions of their local community. The bank will implement the best awarded idea, chosen by the expert committee"*.

The right to participate in the prize competition is open to all citizens of Serbia of legal age who have their residence or stay in Serbia, and who are residents of Serbia. Also, on the day of the start of the prize competition, participants must be clients of the Bank, or acquire that status during the prize competition, that is, during the period of the prize competition, conclude and implement an agreement on a cash loan or a cash loan for refinancing with or without insurance at UniCredit Banks. In this sense, the status of a participant in the prize contest can have: every new client of the Bank (employee or pensioner), who, during of the prize contest, opens a package account with the Bank, concludes and implements a cash loan agreement; every existing client (employee or pensioner), who has an open package account with the Bank, but is not using a cash loan at the time of submitting a request for a new cash loan; there is no outstanding due obligation towards the Bank at the time of the announcement of the winner, whereby the client who has a credit card, housing loan, or allowed overdraft on the current account, has the right to participate in the prize contest, provided that during the prize contest, client concludes and executes the cash loan agreement.

In addition, it is necessary to send and describe your proposal on the topic: "HOW TO IMPROVE THE LIFE OF THE LOCAL COMMUNITY IN WHICH I LIVE" exclusively on a special page of UniCredit Bank's website [www.unicreditbank.rs](http://www.unicreditbank.rs) during the duration of the Prize Contest.

Apart from the prize in the form of early repayment of the loan, UniCredit will realize the best idea in the period after the end of the prize competition. The winners will be determined by a committee

composed of three members, namely two representatives of the bank and one independent external member, according to the following criteria: a concrete proposal related to the improvement of life in the local community with a brief explanation of how the proposed idea affects the improvement of life in the local community and who is affected by the proposed idea. The winners of the award competition will be announced no later than July 31, 2023.

The detailed rules of the award competition are published on UniCredit Bank's website: <https://www.unicreditbank.rs>

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#### **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, unlocking the potential of our clients and our people across Europe.*

*We serve over 15 million customers worldwide. They are at the heart of what we do in all our markets. UniCredit is organized in four core regions and two product factories, Corporate and Individual Solutions. This allows us to be close to our clients and use the scale of the entire Group for developing and offering the best products across all our markets.*

*Digitalisation and our commitment to ESG principles are key enablers for our service. They help us deliver excellence to our stakeholders and creating a sustainable future for our clients, our communities and our people.*