

Happy Cash Loan Rewards Again New round of the UniCredit Bank Serbia Prize contest

Belgrade, September 2023 – Due to the great interest and after the successful completion of the unique prize contest called "**Happy Cash Loan**", UniCredit Bank is launching a new cycle of the same competition. To the winners of the competition, the bank will **repay the cash loan prematurely in part or in full**, and in the maximum amount of up to 10,000 euros.

Through the prize contest that lasts from September 25 **to November 6, 2023**, the bank will award a total of five awards for the best ideas and project proposals aimed at improving the quality of life of the local community.

In this way, UniCredit Bank confirms that it is the first bank on the domestic market to offer this possibility. The authors of the five best ideas - the winners of the prize competition will be entitled to early repayment of the loan, in the maximum amount of up to 10,000 euros, and the amount of the prize depends on the individual debt balance of the cash loan or loan for refinancing, realized during the duration of the prize competition for each of the winners on announcing the winner of the competition.

The winners of the first contest "Happy Cash Loan of UniCredit Bank" emphasized how much this award meant to them personally, but also how they helped their communities.

Radmila Švabić, who is one of the winners of the first competition, and whose award refers to the support of the hospital in Paraćin, said that she was surprised by how the bank recognized the possibility of helping the community, as much as she did.

"I entered the contest easily and I didn't know what the prize limit was, but I never thought for a moment that it was impossible to win. One only needs to sincerely wish from the heart and then everything is possible. I just did that, and UniCredit Bank recognized that desire. Certainly, the second part of the award is also important to me, because my installment was reduced by more than half. So now I can provide more to my family," said Švabić.

Another one of the award **winners from the first round of the competition, Srđan Jevtić**, told how his first reaction was when he learned about the competition.

"The first reaction to the bank employee's proposal and recommendation for participation in the 'Happy Cash Loan' award competition was - why not!? It doesn't cost me anything to try, maybe it will be one of the winners, as it happened in the end. The first feeling after learning that I was one of the winners was disbelief, happiness, gratitude to the bank that proposed and organized this idea - thank you".

The right to participate in the prize contest is open to all citizens of Serbia of legal age who have their place of residence or residence in Serbia and who are residents of Serbia. Also, on the day of the start of the prize contest, it is necessary for the participants to be clients of the bank, or to acquire that status during the duration of the prize contest, i.e. to conclude and implement an agreement on a

cash loan or loan for refinancing at UniCredit Bank during the period of the prize contest, as well as to send and describe their proposals 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.

In this sense, the status of a participant in the prize contest can be held by - **every new client of the Bank** (employee or pensioner), who, during the prize contest, opens a package account in the bank, concludes and implements a cash loan or refinancing loan agreement. Like **any existing client** (employee or pensioner), who has an open package account in the bank, he has no outstanding due obligations to the bank at the time of the announcement of the winner, provided that during the duration of the prize competition, he concludes and implements a cash loan or refinancing loan agreement.

In addition, UniCredit Bank provided more favorable financing conditions for cash loans and refinancing loans, for the loan model with a fixed interest rate and included insurance, intended for employed clients, during the duration of the Prize Contest. Find out more at [Nagradni konkurs \(unicreditbank.rs\)](http://unicreditbank.rs)

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 prize competition will be announced no later than November 27, 2023.

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.