

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 Campaign is organised by UniCredit Bank Czech Republic and Slovakia, a.s., with its registered seat in Prague 4 – Michle, Želetavská 1525/1, Postal Code: 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. DEFINITIONS

Duration – the Campaign is split up into two phases, from 1 July 2016 until 31 December 2016. 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 September 2016;

2nd Phase – 1 October 2016 - 31 December 2016.

Client – an individual aged 15 years or over for Accounts and an individual aged 18 years or over for other products, provided such person is not an Employee

New Client – a Client who has not had any product with UniCredit Bank 6 calendar months prior to the relevant phase

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

Account – within this Campaign, accounts shall mean: **U Konto, U Konto for the Young, and U Konto PREMIUM**

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 Pioneer mutual funds

– regular investments in Pioneer mutual funds

Insurance Products – Bella Vita Life Insurance

Promo Code – a unique code specified in the voucher valid for the relevant phase. The validity of each Promo Code is always only within the relevant phase for which the Promo Code has been defined according to paragraph 2. Clients get the voucher with the Promo Code from select Employees involved in the Campaign and they can obtain benefits referred to in the chart in item 6 via the same.

Employee – an individual aged 18 years or over who is, as of the date of beginning of the Campaign, employed by UniCredit Bank Czech Republic and Slovakia, a.s. (UniCredit Bank or the Bank) or by a Subsidiary in the Czech Republic, including Employees temporarily removed from the register of active employees (for instance, female employees on maternity leave). Employees in probationary or notice period and Employees performing work based on agreements for work performed outside employment are excluded from the Campaign. The Bank as the organiser of the Campaign reserves the right to determine as well as change the list of Employees who will be involved in the Campaign.

Subsidiary – UniCredit Leasing CZ, a. s. or UniCredit Business Integrated Solutions SCpA (UBIS) or Pioneer Asset Management, a.s. or UniCredit Factoring Czech Republic and Slovakia, a.s. (UniCredit Factoring), members of UCTAM (UniCredit Turn-Around Management)

Point of Sale of the Bank – a branch of UniCredit Bank in the Czech Republic; a point of sale of UniCredit Bank Expres, and a point of sale of Partners Banking Services, unless provided otherwise

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 **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 Clients who enter into contractual relationships with the Bank without intermediation of transaction via Third Parties.

4. PLACE AND TIME OF NEW PRODUCT OPENING

New Products may be opened during the Campaign:

4.1 Accounts:

all accounts listed in item 2, par. Account at a Point of Sale of the Bank Products. U Konto and U Konto for the Young may be also opened online at www.unicreditshop.cz.

4.2 PRESTO Loan

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

4.3 Mortgage Loan

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

4.4 Investment and Insurance Products

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

5. JOINING THE CAMPAIGN

In order to join the Campaign successfully, it is necessary that the Client submits a unique valid Promo Code of the Campaign in the relevant phase always at meetings in a Point of Sale. 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.

When opening New products, Clients may use only one Promo Code in order to obtain reward or discount in the relevant phase.

During the Campaign, the Client may use more vouchers for different products. Use of more vouchers with different Promo Code for the same product shall not be accepted.

Should the Client present vouchers for different products with different Promo Code, he/she has to decide which Promo Code will be registered for the recommendation. Technically, a Promo Code cannot be registered for more than recommending person per individual Client for every Campaign phase.

6. DISCOUNTS, REWARDS, EXTRA BENEFITS

Rewards for opening individual products

Product	Reward for a new New Client/Client
PRESTO Loan of at least CZK 100,000	Extra bonus of CZK 4,500
Mortgage Loan without limited amount	Without contractual fee for provision of the loan*, 0.1% discount on the interest rate for Mortgage Loans exceeding CZK 1,000,000
One-off and regular investments in Pioneer Regular Investments mutual funds	50% discount on the initial fee
Bella Vita Life Insurance	Extra coverage**

* flat amount 2,500 CZK

** benefits for all insured risks in claims caused by car accidents (besides daily compensation) are increased by 50%. All claims caused by the insured person are excluded. The increase applies to all insured persons throughout the term of the policy. The voucher with extra coverage needs to be set up till 31 July 2016.

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

7.1 Discounts and Extra Bonus

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

An extra bonus of CZK 4,500 is granted for taking out a new General-Purpose PRESTO Loan, PRESTO Loan – Consolidation of Loans, PRESTO Loan – Transfer of Loan lasting for at least 60 months, with the insurance of the ability to repay and with an actively used account at UniCredit Bank. The total amount of the loan (including the price of insurance) must exceed the amount of CZK 100,000. The bonus will be paid in two amounts – CZK 1,500 and CZK 3,000 to the Client's account specified in the Loan Agreement following compliance with all the above-mentioned conditions within 40 days from drawing down the PRESTO Loan.

Discount on the Mortgage Loan – Clients will not be charged a fee for provision of the loan upon submission of voucher (flat amount CZK 2,500); also, they are entitled to a 0.10% p.a. discount on the final interest rate. Discounts on interest rates apply to loans exceeding CZK 1 million. These discounts may be granted up to the lowest interest rate published.

The Client shall not be granted any reward provided the Client has taken out in the past, or will take out during the Campaign, any of the current Campaign products and, subsequently, cancels such products during the Campaign and takes out the same product within this Campaign as a New Product.

8. COMPLAINTS

Upon submission of a voucher with a valid Promo Code at a branch, the Client obtains a copy of the voucher with the Bank's stamp and date of application. This copy must be kept for the purposes of potential complaint. Without a copy certified by the Bank, complaints shall be disregarded. Complaints are governed by the Bank's Rules for Complaints.

9. CONSENT OF THE CAMPAIGN'S PARTICIPANT TO PERSONAL DATA PROCESSING

Providing the organiser (acting as a manager) with the information, the Client gives consent pursuant to Act No. 101/2000 Coll. 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 Coll.; 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 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 a voucher use or manipulation contrary to the rules be discovered, the Client so affecting the results of the Campaign in any manner whatsoever shall be excluded from the competition.

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

In the event of doubts, the Czech version shall prevail.

In Prague, on 1 July 2016