

## UNICREDIT SOCIAL MEDIA POLICY

### PLEASE READ CAREFULLY THE FOLLOWING TERMS AND CONDITIONS OF USE FOR THE UNICREDIT SPA ACCOUNT

#### WHO WE ARE

Welcome to the official account of UniCredit S.p.A. (hereinafter “UniCredit”). This account is intended to be a meeting and dialogue point for Users (hereinafter “Users” and or “User”) and UniCredit. In the context of this account, the only official contact point for UniCredit is the moderator/admin under the name of “Admin UniCredit”. UniCredit shall not be represented by any other person, employee or collaborator of the Bank who may interact with the account.

#### A FEW SIMPLE RULES FOR USING THE ACCOUNT

The success of the UniCredit account (hereinafter “Profile”) is based on the protection of the Users and on the respect and cooperation of each User.

Each User is the solely responsible for the content and the comments and/or materials (including but not limited to images, pictures, videos, graphics, scripts, posts, comments, etc.) which will be uploaded and published on the Profile page (hereinafter, “Content items” or “Content”). Each User takes full responsibility for the content items he/she publishes, accepting that such Content items will be visible to other Users and may be shared by third parties and or UniCredit itself.

In regard to published Content, UniCredit asks to follow these simple rules of conduct and netiquette:

- respect other users;
- ensure that comments and or/Content items respect the relevant topic covered each time;
- do not use expressions that incite violence, are discriminatory, obscene and/or defamatory, and in particular Content promoting, favouring or perpetuating discrimination based on gender, race, language, religion, political opinions, belief, age, civil status, nationality, disability and/or sexual orientation, etc.;
- avoid posting Content that is offensive, defamatory, vulgar, invasive of privacy or in violation of current law;
- do not publish or disseminate spam, viruses, spyware, links to external websites, advertising Content of any sort, including Content which promotes personal activities (including but not limited to blogs, personal websites, etc) or related to politics/ideology and religion or Content that is clearly contrary to the policy of this Profile;
- do not violate copyright, trademarks or other reserved rights, do not use trademarks and/or distinctive elements belonging to you or third parties, do not make statements or behave in a way that may cause damage to another’s image;
- do not insert Content praising terrorism or groups of haters or which includes threats or speeches inciting hate or Content published to humiliate other Users;
- do not publish Content inciting self-harm;
- do not write in capitals – in online dialogue this is considered rude and aggressive behaviour;
- comply with the applicable legislation on processing personal data;
- Content including texts or graphics related to political parties or movements, as well as the advertisement of political parties or movements’ initiatives, is not allowed ;
- links possibly related to websites including unlawful or anti-regulatory content or which include viruses or spyware in general, are not allowed.

If a User registers different accounts, these must not be used to violate the regulation and generate conflicts with other Users.

Furthermore, the following will be moderated:

- Off-topic Content, with respect to the discussion of a specific post;
- reiterated comments;
- Content inserted to disturb or to offend.

UniCredit reserves the right to ban or block whoever may be author of the violations listed in this document and/or in the policy/ terms and conditions of the adopted tools, in order to prevent further actions and report the User to the platform’s supervisors and, if needed, to the competent authorities.

The moderator/admin of the Profile has the right to monitor Content that does not comply with the above rules and to take any action deemed appropriate, reporting any such non-compliance to the relevant social network

and/or removing from the Profile any comment/material that, at their sole discretion, does not meet the requirements listed above and/or blocking Users who repeatedly violate these rules.

Any quote and/or mention of Content by third parties and/or of UniCredit must be associated with the indication of its source.

#### **UNICREDIT'S RULES**

UniCredit will make every reasonable effort to ensure that the information and data published by UniCredit on the Profile are reliable, complete and updated. In any case, UniCredit does not accept any liability for any omissions and/or inaccuracies in the content published on the Profile.

The content published by UniCredit on the Profile, unless otherwise indicated, is the property of UniCredit, is covered by copyright and by the legislation on industrial property, and cannot in any case be used by Users for commercial purposes.

UniCredit reserves the right to use its institutional channels to reply to comments with requests for information, complaints, issues relating to its shareholders, its management, its corporate structure and any changes thereto, its share performance, its policies for granting credit and guarantees, its staff management policies or its branch network. Content on the Profile does not in any case constitute a sales offer or solicitation of investment.

UniCredit does not control third-party advertisements that appear on the Profile, which are currently managed by the social network platform itself.

UniCredit is not responsible for inability to access the social network, due to, by way of example but not limited to, malicious acts internal or external to the network (virus attacks or other harmful programmes or actions, internal accidents, etc.) or deriving from unavailability of the system due to incorrect management of it (errors by system administrators, etc.) or its protection systems (unavailability of firewalls, etc.), delayed updating of relevant information, damage resulting from interruptions, suspensions, delays or anomalies when connecting to the Platform itself, due to the electricity supply, telephone service or internet malfunctions or any other cause not dependent on UniCredit.

UniCredit may cease or interrupt the functioning of the Profile at any time and for any reason and accepts no liability in this regard.

**For more information or specific questions, you can send an email to: [uigrosocmedia@unicredit.eu](mailto:uigrosocmedia@unicredit.eu)**

#### **WHAT THE HASHTAG MEANS – GRANTING OF AUTHORIZATION BY USERS**

The authorization to use the Content items published by the Users referred to in this section shall be requested by UniCredit exclusively in relation to the Content that:

- i) **mentions UniCredit** through one of the official hashtags indicated below;
- ii) **does not contain personal data** (such as, for example, image, voice, name and surname of the User or of third parties).

Differently, the re-sharing of Content items containing personal data within the Profile (for example, the re-sharing of an Instagram post published by the User - in which UniCredit is tagged - on the UniCredit Instagram Profile) will be processed according to the "Privacy Settings" chosen by the User within the relevant social network.

With the User's authorization, the Content items or posts that meet the requirements set out above in points i) and ii) can be made visible by UniCredit to other followers of the UniCredit Group throughout the world.

Users may, then, receive a message from UniCredit replying to their posts or content including the hashtags "#YESUNICREDIT" or "#HELLOUNICREDIT" or "#UNICREDIT", asking for authorisation to share their post or use their content; by replying YES the User grants UniCredit the unlimited, free of charge, non-exclusive, assignable, sub-licensable, perpetual and worldwide right to use the content the message refers to. UniCredit shall have the right (but not the obligation) to use the content mentioned above in any way and for any purpose. This includes saving, storing, copying, reproducing, publishing, sending, transmitting, distributing, displaying, modifying, translating and incorporating into other material. Such uses include presenting content on UniCredit's official

websites and social media pages, as well as during events or campaigns. **Users who do NOT wish to be subject to the #UNICREDIT Terms mentioned above should NOT give their authorization to the use of the published content and should therefore NOT answer YES.**

By replying YES the User also confirms that (a) they are at least eighteen years old; (b) own all rights to the published content; (c) in the event that the content includes elements belonging to a third party, they have obtained all necessary consent from the relevant third party (including, for example, copyright licences), thus ensuring that UniCredit's use of the content does not violate the rights of any third party or infringe any law.

Finally, by replying YES the User agrees to indemnify and hold harmless UniCredit and any person acting on behalf of UNICREDIT from and against any claim, damage, liability or cost in relation to the use of the content as described above.

You may revoke your concession of rights of use at any time, free of charge, in the following way:

- by sending an email to UniCredit at [uigrosocmedia@unicredit.eu](mailto:uigrosocmedia@unicredit.eu)

To the maximum extent permitted by applicable law, UniCredit shall in no event be liable for (i) indirect, incidental or consequential losses, costs, damages, charges or expenses; or (ii) loss of profits, or (iii) loss of business, contracts, goodwill or business opportunities; or (iv) loss of earnings; or (v) loss of or damage to data or information.

UniCredit reminds you not to publish personal data such as addresses, mobile phone numbers, current account IBAN numbers, etc. on your profile.

If a User wishes to be contacted directly by UniCredit in order to receive information, they may send an email to: [uigrosocmedia@unicredit.eu](mailto:uigrosocmedia@unicredit.eu), indicating how they wish to be contacted.

#### **TRASPARENCY**

Published content and materials may constitute an advertising message for promotional purposes only: For further information on contractual terms and conditions, please refer to the pre-contractual information/documentation sheets, available on the website or at the branch of each UniCredit company. Content and comments do not constitute an invitation to invest or investment advice. For further information on the terms and conditions of insurance products, please refer to the contractual documentation available in branches.