

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 UniCredit. In the context of this account, the only official contact point for UniCredit is the moderator/admin under the name of “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”) depends on the cooperation of each User. UniCredit is merely a hosting provider; each User is therefore solely responsible for the content of the comments and/or materials (e.g. photos, videos, etc.) published.

When you publish a comment, UniCredit asks you to follow these simple rules of conduct and netiquette:

- respect other users;
- do not use expressions that incite violence or are discriminatory, obscene or defamatory;
- avoid posting content that is offensive, defamatory, vulgar, invasive of privacy or in violation of current law, or advertising content, spam, links to external sites or content that is clearly contrary to the policy of this Profile, or that has political, ideological or religious content;
- avoid comments/material featuring clearly off-topic content;
- do not violate copyright, trademarks or other reserved rights;
- do not write in capitals – in online dialogue this is considered rude and aggressive behaviour;
- comply with the applicable legislation on processing personal data.

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.

UniCredit encourages Users to publish comments/material, but reminds them that once they are published the User assumes full responsibility for them. If the User quotes or mentions UniCredit comments elsewhere, they must indicate the 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

WHAT THE HASHTAG MEANS – GRANTING OF CONSENT BY USERS

Content published by Users may be made visible to other UniCredit followers throughout the world. Users may receive a message from UniCredit with "#YESUNICREDIT", by replying YES the User grants UniCredit the unlimited, 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 consent to the use of the published content and should therefore NOT answer YES.**

By replying "#YESUNICREDIT", 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 contents include 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 contents does not violate the rights of any third party or infringe any law.

Finally, by replying "#YESUNICREDIT" 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 contents as described above.

HOW USER DATA ARE PROCESSED

Note that within the Profile the Users' data will be processed according to the "Privacy Settings" chosen by the User within the relevant social network.

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

- 1) by sending an email to UniCredit at uigrosocmedia@unicredit.eu
- 2) by removing content from the relevant website/social network or deleting hashtags associated with UniCredit;
- 3) with regard to Instagram, by setting your Instagram profile to "private", or by setting the specific photo in question to "private".

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, 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.