

UniCredit Bank for the Economy of Serbia: The First Fully Digital Solution for Issuing Bank Guarantees

Belgrade, April 16, 2026 - As part of its UniCredit Bank initiative for the economy of Serbia, the bank made another step forward in the digitization of banking services and became the first bank on the market to enable the fully digital issuance of bank guarantees, through its new platform - TF Gate, intended for companies.

This innovative solution allows clients to complete the process of issuing guarantees faster, simpler and with direct communication with the bank, without the need for traditional paperwork and lengthy procedures. The platform was developed for small, medium and large companies, especially those that operate in the field of foreign trade or have a need for frequent issuing of guarantees.

The first company that was issued a guarantee through this platform is N Sport, which successfully confirmed the functionality and efficiency of the new digital solution in real business conditions.

"Digitalization is not just an improvement of the process - it changes the way clients cooperate with the bank. With this solution, we have enabled companies to significantly speed up the obtaining of guarantees, with full transparency and direct communication with the bank at every step of the process. Guided by our goal to be a partner that understands the needs of modern business, through the initiative of UniCredit Bank for the Serbian economy, we have presented a completely new digital solution that enables our clients to be more efficient, make decisions faster and manage financial instruments more simply, said Filip Stikić, member of the Executive Board and director for UniCredit Bank corporate banking.

"The introduction of a digital platform for issuing guarantees represents a significant step forward for companies like ours, which have a need for frequent and efficient financial operations. The process that previously required more time and coordination is now significantly simplified and accelerated, which allows us greater operational agility and focus on business development. We especially appreciate the transparency and direct communication with UniCredit Bank during the entire process," said Dalibor Šarić, director of N Sport.

- ✓ The digital platform enables:
- ✓ faster submission of requests and issuance of guarantees
- ✓ complete digital processing of the process
- ✓ direct communication with the bank in real time
- ✓ greater transparency and review of request status
- ✓ reduction of administrative burden

With this solution, UniCredit Bank additionally confirms its position as a leader in innovation on the domestic market and continues to develop digital tools that improve the user experience and support the growth of companies in Serbia.



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.

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