

UniCredit Launches Prime: A New Service Model for Affluent Clients Across Central and Eastern Europe

Belgrade, May 13, 2026 - UniCredit today launched **Prime by UniCredit**, a new service model for Affluent clients across Central and Eastern Europe, which is being introduced simultaneously in nine markets - Bulgaria, Bosnia and Herzegovina, Croatia, the Czech Republic, Hungary, Romania, Serbia, Slovakia and Slovenia.

Combining advanced digital services and expert support, Prime by UniCredit aims to enhance the modern banking experience for clients across the CEE region. It brings clients a simple and elegant mobile experience with a dedicated Prime section in the app, exclusive benefits, personalized advice through direct communication with a Prime advisor, as well as priority service in branches and the contact center.

Prime clients across CEE will have access to special benefits, such as customized investment solutions, more favorable conditions for housing loans, travel health insurance, exclusive Prime zones in branches, as well as analysis and investment strategies prepared by The Investment Institute by UniCredit. Additional benefits include access to airport lounges, VIP events and wellness and lifestyle partnerships.

With strong digital capabilities and a developed network across the CEE region, Prime by UniCredit is an important part of the Group's UniCredit Unlimited strategy, which aims to set new standards for modern European banking – combining the security and strength of a universal bank with the agility and innovation of a technology company.

Teodora Petkova, Head of CEE at UniCredit, said: “With our UniCredit Unlimited strategy, we aim to go beyond the norm, rethinking the operating model with technology and artificial intelligence, while simultaneously elevating customer service beyond the limitations of traditional banking. Prime is a tangible expression of how this promise is fulfilled by delivering digital speed when it matters, human expertise when it matters. Without compromise. When we combine our digital capabilities with expert banker advice and deliver them consistently across CEE, we can accelerate growth not only for UniCredit, but also for our customers.”

Nikola Vuletić, CEO of UniCredit Bank in Serbia, said: “Our clients in Serbia today expect much more than classic banking services - they want the speed and simplicity of digital solutions, but at the same time reliable advice and support when making important financial decisions. That is precisely why we developed the Prime model, in order to combine the best of both worlds and offer an experience that is tailored to their everyday needs and lifestyle. We believe that our clients will especially recognize the value of a personalized approach, direct communication with advisors, exclusive benefits and simpler financial management through digital channels. Our goal is to continue to raise the quality of service and to be a bank that understands how client expectations change and develop.”

A model shaped by research

Digital financial solutions via mobile applications or online banking are considered fast and convenient, but they often seem distant and impersonal, without human advice or support - this is the conclusion of research conducted by UniCredit on 11,000 clients in different markets.

On the other hand, the same research showed that traditional banking is perceived as personal, but much slower – due to queues in branches or longer waits on the phone. Respondents believe that the quality of service and the human component – accessibility, consultation, professionalism – remain key drivers of satisfaction. Although important, digital capabilities alone are not enough.

Customers, therefore, do not want to choose between digital and traditional banking – they value the user experience that both offer them.

Exceeded expectations in testing

According to the research, customers say they would choose Prime based on three elements: speed, simplicity and meaningful human connection when needs become more complex. Prime delivers all three in a format that customers accept: continuous value through fair pricing with a simple subscription model.

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.