

UniCredit Bank for Business Serbia: Trade Finance Gate Enables Fully Digital Management of Letters of Credit

Belgrade, September 7, 2026 – UniCredit Bank has enabled companies to manage letters of credit, an instrument that provides additional security for buyers and suppliers in international trade, entirely through the digital Trade Finance Gate (TFG) platform. As part of its UniCredit Bank for Business Serbia initiative, clients can now submit applications, exchange documentation, track transaction statuses, and communicate with the bank in one place, significantly simplifying the management of this important and complex trade finance instrument.

In international trade, the speed and efficiency of processes often have a direct impact on business execution. Trade Finance Gate brings together all key steps related to letters of credit and guarantees within a single digital environment, enabling companies to save time, easily replicate requests and previously completed transactions, and manage documentation more efficiently.

"Today, international trade requires security, speed, and transparency at the same time. While a letter of credit remains one of the safest instruments in international trade, the processes surrounding it can often be administratively demanding. Through Trade Finance Gate, as part of the UniCredit Bank for Business Serbia initiative, we have enabled fully digital management of letters of credit, providing a clear overview of every step and faster processing. In this way, we are not only delivering greater efficiency, but also giving companies greater control over the business they conduct in international markets," said **Filip Stikić, Member of the Executive Board and Head of Corporate Banking at UniCredit Bank.**

As part of the UniCredit Bank for Business Serbia initiative, the platform was recently presented to a selected group of UniCredit Bank clients, together with the first users of the platform, who participated in the final stage of its development and tested its functionality in day-to-day business operations. Among them was Comtrade, whose employees became the first users in Serbia to work with the new digital solution for letters of credit.

"Trade Finance Gate gives us greater control over our processes and enables us to manage transactions more quickly and efficiently. All relevant information and communication with the bank are available in one place, simplifying our daily operations and allowing us to respond faster whenever needed. We believe that, with continued use of the platform, these benefits will become even more evident and further strengthen our operational agility," said **Radmila Hrkaloović of Comtrade.**

The digital letter of credit issuance process is another example of how the UniCredit Bank for Business Serbia initiative combines the Bank's expertise and know-how with the real needs of companies, creating solutions that reflect the way businesses operate today. Through continuous dialogue with the business community, UniCredit Bank continues to develop services that address companies' specific challenges and support their sustainable growth and development.

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.