

P r e s s r e l e a s e

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UniCredit Bank's clients more often use the possibility to pay by cards in installments

From year to year, UniCredit Bank has been recording continuous growth of the market share when it comes to use of credit cards. To this growth significantly contributed the possibility of paying with credit cards in installments, without interest, as evidenced by the fact that they make more than 25% of total transactions with payment cards. According to data of July 2014, UniCredit Bank recorded a growth of 24.1%, in comparison to July of 2013, regarding the number of transactions in which clients use the option of payments in installments. At the same time, the bank has achieved growth of value of these transactions by 21.25%.

To constant growth of popularity of this payment method, certainly contributes the fact that users of UniCredit Bank's MasterCard and DinaCard credit cards can divide every transaction in 3, 6 or 12 equal monthly installments, whether it is payment of goods and services or withdrawal at ATMs. This means that all transactions can be divided regardless of whether the bank has signed an agreement with certain retail store, hotel, restaurant, travel agency. Also, users of MasterCard credit cards can exploit all indicated benefits abroad. Additionally, the fact that users do not have to decide, at the moment of purchase, if they will repay spent amount in installments, but may do so at any time during the current month, contributes to growth of interest of this payment method. For payment in 3 and 6 monthly installments onetime fee amounts RSD 500, while for 12 installments, it amounts RSD 1,000.

UniCredit Bank is constantly working on improvement of all functionalities which accompany credit card operations. That is why the bank recently introduced additional functionality to its SMS Card Alarm service. Namely, now after every transaction of payment on POS terminals, users will receive SMS which in addition to transaction's details contains information on available fund on account. Thanks to this new functionality, clients will know in every moment the amount which they have at their disposal.



UniCredit Bank Serbia is member of UniCredit, one of Europe's leading financial groups with strong presence in 17 countries. Through a network of approximately 8,900 branches and more than 147,000 employees the Group is present in about 50 markets (data as of end-2013). In central and eastern Europe, UniCredit operates the largest international banking network with nearly 3,600 branches. The Group is present in Austria, Azerbaijan, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Italy, Poland, Romania, Russia, Serbia, the Slovak Republic, Slovenia, Turkey and Ukraine