

Genius GIOVANI

CUSTOMER NEEDS

For young people interested in a current account with a full range of innovative banking products and services, which provides benefits for their free time, at a fixed low cost.

PRODUCT OVERVIEW

Target customer Young people from **18 to 30 years old**, both students and workers, looking for an account with an excellent quality-price ratio which responds to their evolving, dynamic needs.

How it works Genius GIOVANI is an “all-inclusive” account which, for a fixed monthly fee, includes all account management fees, provides a complete range of innovative banking products and services and numerous discounts and advantages on automobiles, travel, health and well-being and entertainment. In addition, no monthly fee for university students aged 18 to 27.

PRODUCT FEATURES

Monthly fee € 3.50

Products/services included

- Fees and Commissions related to transactions carried out by a branch teller and Commissions related to transactions carried out through the Internet or by means of Automated Teller Machines.
- **1 international ATM card V PAY**
- **1 credit card (*)** (choose from UniCreditCard Classic, UniCreditCard Etica or UniCreditCard Giovani)
- **safe custody account**
- **cheques**
- direct debit of **bills and recurring payments**
- receipt of **account statement**
- **quarterly and year-end settlement charges**
- **Internet banking**, to use the account anytime and anywhere
- **Online Documents**, providing the account statement and other communications from the bank directly online
- facilitated conditions on **Genialloyd** car and motorbike insurance policies
- discounts on **Mondadori** magazine subscriptions
- exclusive rates for car and van rental with **Europcar**
- books, photographs and paintings available at a discount from the **Alinari** website
- discounts on printing digital photographs with **Pixbuster**
- discounts on **lastminute.com** fares

In addition, new personal loans are available to meet customers' every need:

- **Credit Express Giovani**: a useful loan for the first large purchases of those just starting out. From a minimum of € 500 to a maximum of **€ 5,000** at a fixed interest rate, for a maximum of 36

months, and without preliminary assessment fees.

- **Credit Express Master:** the personal loan for new graduates interested in attaining a Masters' Degree. Provides advantageous conditions for paying tuition in instalments. From a minimum of € 1,000 to a maximum of € 15,000, for a maximum of 96 months, with no preliminary assessment fees.

GENIUS GIOVANI CAN ALSO BE OPENED ONLINE
www.unicreditbanca.it www.bancadiroma.it www.bancodisicilia.it

TERMS AND CONDITIONS

Price validity

Fee blocked until 2010

* The Bank reserves the right to assess whether the applicant meets the requirements for issue.
For all that is not specified above, the Information Sheets and Summary Documents are available at UniCredit Banca branches.