

PROMOTIONAL OFFER REGULATION

"VISTA TRAVEL IN EURO"

CHAPTER 1. THE BANK AND THE PROMOTIONAL OFFER REGULATIONS

The "Vista Travel in Euro" promotional offer, hereinafter referred to as the "Offer", is organized by VISTA BANK (ROMANIA) S.A., a Romanian legal entity credit institution having headquarters in Bucharest, Str. Emanoil Porumbaru no. 90-92, Sector 1, electronic mail address info@vistabank.ro, registered at O.R.C.T.B. under no. J40/4436/1998, Unique Registration Code and VAT Registration Code no. RO 10556861, with account no. 371133700 LEI opened at the Central Bank of Romania, registered in the Bank Register under number RB-PJR-40-044/18.02.1999, whose supervisory authority is the National Bank of Romania (BNR), headquartered in Bucharest, sector 3, Lipscani street no. 25, postal code 030031 (www.bnro.ro), through the own territorial units, hereinafter referred to "The bank".

The purpose of these Regulations is to inform about the terms and conditions of the Offer initiated by the Bank, an Offer addressed to the category of participants described in Chapter 3.

In order to benefit from this Offer, Customers must meet the terms and conditions of these Regulations and of the applicable legislation.

CHAPTER 2. AREA OF THE OFFERS

The Offer is organized on the territory of Romania, for the operations carried out in the territorial units of the Bank by the existing individual clients of the Bank as well as by those who will become clients of the Bank during the Offer.

CHAPTER 3. WHO IS THE OFFER ADDRESSED TO?

Can benefit from the Offers any individual resident or non-resident customer who meets all the following conditions:

- is or becomes* a client of the Bank during the Offer
- opens through the Bank's territorial units a Vista Travel in Euro Package during the Offer. The Package contains:
 - o Existing current account in Euro or opened during the Offer
 - Visa Euro debit card opened during the Offer
 - o Optional SMS Alerts for transactions made with the card
 - o Optional Internet Banking/Mobile Banking
 - o Optional Travel Insurance issued by "Eurolife FFH Asigurari Generale S.A."

*The Bank has the right to refuse his request regarding the opening of a business relationship, in accordance with the provisions of the Framework Agreement regarding the General Business Conditions.

CHAPTER 4. DURATION OF THE OFFER

The Offer starts on 19th of May 2025 and lasts until 30th of September 2025.



CHAPTER 5. THE OPERATING MECHANISM OF THE OFFER

- 1. During the Offer, the client takes the Vista Travel in Euro Package by opening one current account in Euro with a debit card attached in Euro, or by attaching debit card in Euro to an existing current account in Euro at Vista Bank.
- 2. The client benefits from the following discounts:
 - 100% discount of the monthly administration fee for the current account in Euro for the entire period of having the banking product.
 - 100% discount of the annual administration fee of the main card for the entire period of having the banking product.
 - 100% discount of the cash withdrawal fee with the card on ATMs from the territory of the European Union charged by the Bank* for the entire period of having the banking product.
 - * There is a possibility that ATM operators charge their own commission for using the ATM when withdrawing cash
 - 35% discount on Travel Insurance abroad issued by "Eurolife FFH Asigurari Generale S.A.". The discount is applied when the insurance is requested directly on the Eurolife website https://www.eurolife-asigurari.ro/asigurare-calatorie, by entering a discount code communicated by the Bank. The discount in valid for travel insurances concluded until December 31st, 2025.
- 3. The rest of the cost conditions are those from the standard offer in force according to Annex 1 Tariffs, Terms and Conditions to the General Business Conditions of Vista Bank.

CHAPTER 6. TERMINATION OF THE OFFER

This Offer may end before the date of September 30, 2025 in the event of a force majeure event, a fortuitous event, the entry into force of a legal regulation or a regulation of the National Bank of Romania or any other institution - of the nature of making the Offer impossible or if the Bank decides to terminate the Offer, publishing on its website the termination of the Offer.

CHAPTER 7. CONTACT

The Offer Regulations can be obtained free of charge, following the request made within the Call Center Service, at the phone number 021.222.33.10, or can be found in the Vista Bank (Romania) S.A. territorial units and on the Bank's website www.vistabank.ro throughout the duration of the Offer.

CHAPTER 8. OTHERS

For questions/suggestions regarding this Offer, please contact the colleagues in the Bank's units or in the Call Center Service, at phone number 021.222.33.10

Share Capital: RON 468,736,524.40; Website: www.vistabank.ro; Call Center: +4021.222.33.10