

UNICREDIT START LAB: THE UNICREDIT BUSINESS PLATFORM TO SUPPORT INNOVATIVE STARTUPS & SMEs PROGRAMS

TERMS AND CONDITIONS 2026

UniCredit Start Lab Platform 2026

1 - OBJECTIVE

UniCredit S.p.A. ("UniCredit"), with the Business Platform "UniCredit Start Lab 2026", aims at identifying new businesses with high technological and innovative content ("Innovative Startups and SMEs") identified through a specific selection process, and supporting their creation and growth.

2 – UNICREDIT START LAB BUSINESS PLATFORM 2026

The 2026 edition of the UniCredit Start Lab Business Platform ("UniCredit Start Lab Platform 2026" and/or Platform) for Startups and Innovative SMEs involves:

- a. **the assignment of a cash grant of € 10,000** each reserved for the best business project selected in each of the sectors chosen by UniCredit within the Platform as relevant sectors (for example Life Science, Clean Tech, Digital, AgriTech, Fashion, Industrial or the cross section dedicated to Impact innovation)
- b. **facilitation in the search for counterparties (in particular companies in the Corporate segment hereinafter "Corporate Companies") for partnerships and collaborations, where there are prerequisites, and organization of "Business Meetings" for the facilitation of contacts with companies in UniCredit's network and with institutional entities** useful at the national level to develop industrial, technological, commercial, strategic partnerships with Startups and innovative SMEs.
- c. **facilitation in internationalization pathways, where there are prerequisites, including through the organization by UniCredit and partners identified by the latter from time to time, of physical meetings in Italy and/or in foreign countries and/or digital meetings** aimed at developing industrial,

technological, commercial, strategic partnerships with Corporate Companies or foreign investors. Such meetings may also take place through digital platforms;

- d. **The opportunity to participate in UniCredit's annual Startup Academy**, a managerial training program aimed at the 15 best Startups and Innovative SMEs, selected according to the criteria described in the following art. 4, during which the issues of greatest interest for the creation, development and management of a Startup and an innovative SME are addressed through dedicated days. The Startup Academy will take place within 12 months of notice of admission to Platform of Business UniCredit Start Lab 2026 and the assignment of the relative award. UniCredit experts, alongside external professionals and guest speakers from successful scaleups and other companies, offer their perspectives and explore specific themes in depth. This program is dedicated to the main aspects of creating, developing and managing a startup and is designed to help improve business and managerial skills.. The Startup Academy can be organized both through physical meetings and meetings through digital platforms.If the Startup Academy is organized through physical meetings, UniCredit will also be responsible for supporting the accommodation and travel costs of a participant for each innovative Startup and SME for a maximum amount of €1.500 (one thousand five hundred) if they are present at least 80% of the planned days.
- e. **Enrollment to the UniCredit mentoring platform**, with an assigned mentor selected from among UniCredit professionals or established professionals or entrepreneurs from the UniCredit network, who will periodically supervise the Startups and SMEs and meet with its business team at least four times per year. For the first ranked innovative Startup and / or SME in each of the sectors chosen by UniCredit, a strengthened mentorship will be established with at least 3 professionals with different backgrounds dedicated to supporting the specific needs of the selected innovative Startups / SME
- f. **An assigned UniCredit Relationship Manager to assist the startups and SMEs with banking requirements** and offer support regarding which UniCredit products and services may meet the needs of the companies, according to their business plans (e.g., Mutuo "Startup" and the "Fondo Centrale di garanzia" to cover guaranteed loans made to startups and SMEs). The granting of loans and opening of accounts are in all cases subject to UniCredit's wholly discretionary assessment of credit status and will be in compliance with the terms and conditions set forth in UniCredit's regulations.

- g. Opportunities to meet potential investors** (business angels, venture capitalists, VC funds, etc.), specially selected by UniCredit. These meetings will take place at designated events and will follow UniCredit procedures and be consistent with its usual activities.
- h. A featured presence on the UniCredit Start Lab website** and in other communications relating to UniCredit and its network, in keeping with procedures defined from time to time by UniCredit.
- i.** Tailored consulting services (e.g., legal support in investment deals, business plan review, strategic consulting etc) provided by Partners selected by UniCredit.
- j.** Possibility of being selected by one or more Corporate Partners (market leading companies belonging to the UniCredit network) who are available to provide support in the growth and valorisation path of innovative Startups and SMEs (for example through mentorship, access to company assets, pilot projects, direct investments etc.).

3 - PARTICIPATION REQUIREMENTS

Participation in the UniCredit Start Lab Platform 2026 program is free of charge. Participation is open both to individuals ("Applicant/s") and to groups of people, one of whom must be designated as the Applicant. UniCredit Group employees and other people with ties to members of the boards of directors of UniCredit and Group companies cannot participate.

Applications for the UniCredit Start Lab Platform 2026 are open to:

1. natural persons who, on the application date, are above the age of majority and intend to form a company operating in Italy, in the industry or service sectors within six months of the date of receipt of the application for the UniCredit Start Lab Platform 2026,

or
2. legal entities represented by commercial companies operating in the sectors of industry and services that have been established for no more than 60 months before the date of submission of the application for participation, except in special cases to be assessed at the sole discretion UniCredit judgment based on sector dynamics

4 - ASSESSMENT PROCESS AND CRITERIA FOR ADMISSION TO THE UNICREDIT START LAB BUSINESS PLATFORM 2026 AND AWARDING GRANTS

Admission to the UniCredit Start Lab Platform 2026 and the awarding of prizes is granted at UniCredit's absolute discretion, based mainly on the objective, quantitative results of a scoring model and the opinions of experts working together in industry-specific assessment committees ("Assessment Committees") to consider criteria relating to innovation, originality and entrepreneurial talent, which is are at the center of the selection process.

More specifically, all business plans submitted and admissible under the conditions of Section 3 will be assessed according to a specially designed scoring model, which uses a specific methodology for assessing new business ideas.

In particular, the information provided by the Applicant will be assessed in relation to the following analysis areas:

- Characteristics of the Business/Business Idea
- Relevant Market and Sector
- Team Involved
- Quality of the Business Plan, including the business and provided business and financial information and forecasts

Information on the characteristics of the business/business idea will account for 40% of the total score; information on the relevant market and sector will account for 25 percent of the total score; information regarding the team will account for 20 percent of the total score; and information on the quality of the business plan and business/financial projections will account for 15 percent of the total score.

Assessment Committees will then be set up for each of the reference sectors identified by UniCredit (for example Life Science, Clean Tech, Digital, Innovative Made in Italy AgriTech, Fashion, Industrial, Impact Innovation). Each committee will comprise at least four members drawn from the industry in question (e.g., entrepreneurs, professional investors, managers, engineers), who will be asked to assess the individual Startups and Innovative SMEs that have obtained satisfactory scores. UniCredit reserves the right to merge two or more Assessment Committees if there is a shortage of quality applications.

The cash grants described in Section 2(a) will be awarded at UniCredit's absolute discretion following discussion with the Assessment Committees. The grants will be paid to companies that are already formed or that will be formed within six months of the award. If the company is not formed within this period, the grant will not be paid.

To identify the Startups and Innovative SMEs eligible for the opportunities described in Section 2(a), the awarding of four cash grants, Section 2(d), the Startup Academy, and Section 2(i), Tailored consulting services, the following mechanism will be used: Each business project will be assigned a score, of which 50 percent is based on the implementation of the scoring model and 50 percent is based on the assessments of the Assessment Committee in its relevant sector. Through this procedure, the three best applications in each category will become eligible to receive the grants. The grant will be awarded to the innovative Startup / SME with the highest total score in its reference sector. The tailored consulting services award referred to in Section 2(i) above will be awarded at the sole discretion of a special committee - composed of leading experts from among entrepreneurs and top managers, scale-ups, industry leaders and investors - to 3 among all innovative startups and SMEs selected according to the above process by the Examining Boards of the relevant sectors.

All other aspects of UniCredit Start Lab Platform 2026 described in Section 2, in particular Section 2(b), assistance finding counterparties, Section 2(c), Facilitation in internationalization paths, Section 2(e), enrollment in the mentoring program, Section 2(f), provision of a relationship manager, Section 2(g),

opportunities to meet potential investors, Section 2(h), will be awarded at UniCredit's absolute discretion, based on the scores assigned to the business ideas as per the above-described scoring model.

The prize described in point j) - possibility of being selected by one or more Corporate Partners, will be assigned at the sole discretion of the Corporate Partners themselves.

5 - CONDITIONS FOR ADMISSION TO UNICREDIT START LAB BUSINESS PLATFORM 2026 AND FOR THE AWARD OF GRANTS

Startups and Innovative SMEs that will be admitted to UniCredit Start Lab Platform 2026 will receive written confirmation to this effect. Notice of grants awarded will be conveyed by UniCredit in the same written communication or a subsequent written communication. Participation in UniCredit Start Lab Platform 2026 and the allocation of grants are both subject, on pain of forfeit, to:

- a. in the case of an already established company, the effective registration of the same in the Register of Companies (if foreign in similar registers existing in the country of reference) and the absence of any bankruptcy proceedings (if foreign, documents certifying the similar absence of any bankruptcy proceedings);
- b. formation of the company and, if based in Italy, registration in the Register of Companies within six months of the date of receipt of the notice of admission to UniCredit Start Lab Platform 2026 (for companies not yet formed).

6 - PROCEDURE AND DEADLINE FOR SUBMISSION OF APPLICATIONS

To be considered for participation in UniCredit Start Lab Platform 2026, the Applicant must develop and submit an original and highly innovative business project. To this end, the Applicant must complete and send the following forms, according to the procedures stated in the online registration form, **by 18:00 CET on March 25, 2026**:

- a. Application form
- b. Complete business plan for Startups and Innovative SMEs
- c. Statement on personal data processing for acknowledgment and acceptance.

The application must also be accompanied by:

- 1) Bio of the Applicant and of the other team members if applying as a group, including the academic path and professional experiences;
- 2) Self-declaration by the Applicant of no criminal convictions or banking disputes;
- 3) Executive summary of the business plan of the Startup or Innovative SME (optional);
- 4) Video pitch of no more than two minutes presenting the Applicant(s) and the business idea (optional).

For the purposes of participation in the selection for the UniCredit Start Lab Platform 2026, no particular categories of data must be provided (eg data suitable for revealing racial or ethnic origin, political opinions, state of health) as per art. 9 of Regulation (EU) 2016/679 (the "GDPR") and not even personal data relating to criminal convictions and offenses, of which to art. 10 of the GDPR. Otherwise, such data will in no case be used by UniCredit and will be immediately deleted.

The Proposer must also have provided information on the processing of personal data carried out by UniCredit to the other members of the group, as well as having acquired from them the authorization to provide UniCredit with their personal data solely for the purpose of allowing participation in the selection for the UniCredit Start Lab Platform 2026, holding UniCredit harmless from any dispute in this regard.

- a) For established companies, the application to participate must also be accompanied by: Executive Summary of the business plan (optional);
- b) Certificate of registration in the Register of Companies;
- c) Company logo in jpeg format.

In the event of prolonged difficulties in accessing the Platform, a report may be sent to the following email address unicreditstarlab@unicredit.eu and UniCredit will provide further information to allow the submission of the application for participation.

7 - OWNERSHIP OF BUSINESS PROJECTS

Every business project submitted in any application to UniCredit Start Lab Business Platform 2026 remains the property of the author or authors, who may protect it using the appropriate legal means.

8 - CONCLUSION OF THE PROGRAM

UniCredit Start Lab Business Platform 2026 has a duration of 12 months, beginning from the date when the Startups and Innovative SMEs are notified that they have been accepted to the platform. Access to UniCredit's mentoring program and the annual Startup Academy programs will conclude on the same date. UniCredit reserves the right to involve, subject to verification of the interest of the innovative startup and SME, in initiatives related to the Platform even beyond 12 months.

It is understood that UniCredit may at its absolute discretion expel Startups and Innovative SMEs from the UniCredit Start Lab Platform 2026 at any time if their actions are contrary to the spirit of the initiative or if they stop developing the business project submitted as per Section 6 and assessed as per Section 4 of these terms and conditions (e.g.: i) if the company shifts into a business sector not acceptable to UniCredit, such as animal testing, weapons, gambling, nuclear energy, pesticides or tobacco; ii) if the structure of the team changes in a way that could prevent the development of the business project; iii) if unexpected and significant delays in the execution of the project emerge compared to the original timeframe, etc.).

9 - CONFIDENTIALITY AND PERSONAL DATA PROCESSING

Except as stated in the subsequent paragraph, UniCredit undertakes to maintain the confidentiality of the information, data and documentation relating to the participants and the business projects of which it gains knowledge during the organization and delivery of the initiative, and undertakes not to disclose it to third parties or to use it directly or indirectly, for reasons not strictly connected to the execution of the UniCredit Start Lab Platform 2026, associated communications activities and UniCredit mentoring activities.

During the various stages of delivery of the UniCredit Start Lab Platform 2026, UniCredit may work with certain partners. In this case, personal data and/or information related to the business projects presented to these partners may be disclosed to them solely for purposes connected to the preparation or organization of initiatives or activities that form a significant part of the UniCredit Start Lab Platform 2026 (activities of the Startup Academy, implementation of the mentoring/tutorship program, organization of business meetings, etc.).

In relation to the foregoing, UniCredit shall inform its partners of the private and confidential nature of the information and obtain from them, in its own exclusive interest, appropriate confidentiality commitments, acknowledging their liability for any harm caused as a result of the violation of these commitments.

The Applicant and any group members therefore acknowledge and recognize that UniCredit may in no case be held liable for any claim, damage, direct or indirect, or consequence deriving from the improper use of the information by the aforesaid partners.

The personal data provided for the UniCredit Start Lab Platform 2026 selection process will be used by UniCredit for the sole purpose of pursuing the purposes referred to in this regulation and for the time strictly necessary for this and its partners acting as independent data controllers, each in their respective areas according to the Privacy Information provided to you pursuant to the GDPR.

10 - INFORMATION

Further information and clarifications may be requested by emailing unicreditstartlab@unicredit.eu.

11 - PARTICIPANTS' OBLIGATIONS

Participation in the UniCredit Start Lab Platform 2026 implies the complete and unconditional acceptance of these terms and conditions. In the event of any changes to these terms and conditions the Startups and Innovative SMEs acknowledge and accept that the new terms and conditions will be effective as of the date of their publication on the website www.unicreditstartlab.eu, without prejudice to their right to cancel their participation in the UniCredit Start Lab Platform 2026.