

BuddyBank FAQs

Become a buddy	3
How do I become a buddybank customer?	3
For which devices is the buddybank app available?	3
I have not received the email and/or SMS to verify my contact details, what can I do?	3
What documents do I need to open a current account?	3
Can I use a copy of my documents?	3
I have lost my document, they gave me a temporary sheet, can I use it to open the account?	4
I can't take a photo of my identification document. How can I do?	4
I can't take the videoselfie, what can I do?	4
I interrupted the compilation of the request and I don't know how to resume it.	4
The buddybank account	5
How much does the buddybank account cost?	5
How can I top up my buddybank account?	5
What does the Love module offer?	5
What is included in the lifestyle concierge service?	5
How can I activate and deactivate the buddybank Love module?	5
I have activated the Love module, when do I have to pay the fee?	6
Where can I find my account balance?	6
What is the difference between account balance and available balance?	6
Where do I find my IBAN?	6
What is the BIC/SWIFT of my account?	6
Cards	7
What are the main features of the buddybank debit card?	7
How much does the Mastercard international debit card cost?	7
How much do cash withdrawals cost?	7
I forgot my debit card, can I still withdraw?	7
What are the most important differences between a credit card and a debit card?	8
What can you do with the "World Elite New" credit card?	8
With the Mastercard World Elite New credit card, you can make purchases worldwide in addition to online payments securely. The request to obtain the card can be made directly from the app in the dedicated section. Remember that to conclude the request it is important to have an income document at hand (payslip, single form with electronic receipt).	
The Mastercard World Elite New credit card has several features including:	8
How much does the World Elite New credit card cost?	9
What can you do with the "buddybank Credit" credit card?	9
The buddybank Credit credit card has several features including:	9
How does the revolving repayment method work?	9

How much does the "buddybank credit" credit card cost?	10
Payments	10
How much does a SEPA transfer cost?	10
How much does it cost to send or receive a wire transfer from Switzerland?	10
How much does it cost to send or receive a bank transfer from the UK?	10
How long does it take for a SEPA transfer to be credited?	10
What is an instant bank transfer?	10
How much does an instant SEPA transfer cost?	10
What is the difference between a SEPA transfer and an instant one?	11
Can I set up a periodic bank transfer?	11
What data do I need to complete a bank transfer with tax benefits?	11
How much does a wire transfer with tax benefits cost?	11
Assistance	11
I forgot my login password, how do I recover it?	11
I forgot my membership code, how do I recover it?	12
What should I do if the credential recovery process is unavailable?	12
What are my access codes?	12
Where can I find the questions I need to recover my access codes/passwords?	12
How does buddybank banking assistance work?	13
Who does assistance consist of?	13
Can I download the buddybank app on multiple devices?	13
How do I activate the buddybank app on another smartphone?	13
Why hasn't my card arrived?	13
Buddy bank loan	14
Can I also apply for a buddybank loan?	14
How much can I borrow?	14
How soon can I repay the loan?	14
What is the interest rate? Are there any charges?	14
Can I apply for a loan to go on the trip of my dreams?	14
Can I know in advance how much I will have to pay?	14
How do I request the loan?	15
What documents do I need to apply for a loan?	15
Can I pay off the loan early?	15
How can I check how many installments I have left to pay?	15
Competition An apple a day	15
What is "An apple a day"?	15
How many iPhone 14 Pros are up for grabs?	15
How long does the Prize Competition "An apple a day" last?	16
How many winners are drawn each month?	16
What do I have to do to participate in the Prize Competition?	16
What happens once payments are made?	16

What happens if I have the love module active?	16
What happens if I activate the love module during the month?	17
What happens if I deactivate the love module during the month?	17
By what date is it necessary to open a buddybank current account to participate in the "An apple a day" competition?	17

Become a buddy

How do I become a buddybank customer?

It is necessary to download the buddybank app directly from the App Store, Google Play or Huawei AppGallery and follow the guided procedure for registering data and requesting to open a current account.

For which devices is the buddybank app available?

The buddybank app is available for iOS devices running iOS 13.0 or higher and for smartphones running Android 7 or higher. buddybank is not available for iPad or Android tablets.

I have not received the email and/or SMS to verify my contact details, what can I do?

By clicking on "I have not received the code" that you will find under the box dedicated to the verification code, you can request a new submission. Alternatively, in the top right of the app you will find a question mark that will allow you to get in touch with the concierge through the various assistance channels available.

What documents do I need to open a current account?

You will be asked to photograph a valid document for the recognition of your identity, choosing between an Italian identity card in card format, an Italian passport and an Italian driving license in card format. It is important that all the documents are intact and in a state of wear such as to allow the correct display of all the data contained therein in order to proceed with the opening of the account.

Can I use a copy of my documents?

Only the original photographed documents will be accepted and will allow you to proceed with the opening of the buddybank current account. My document has expired, can I use it to open a buddybank account? To be accepted, the identity document must be valid.

I have lost my document, they gave me a temporary sheet, can I use it to open the account?

We can only accept photographs of original documents, so we advise you to wait to receive the new document before opening a buddybank account.

I can't take a photo of my identification document. How can I do?

The photos of the document are taken automatically by the system. To facilitate the correct acquisition, make sure you comply with the following indications:

- Rotate the document or smartphone so that the shot respects the shape suggested on the screen;
- Place the document on a dark background;
- Remove any protective cases;
- Avoid light reflections;
- Make sure the lighting is adequate;
- In the case of a passport, make sure that the document is open “like a book”.

I can't take the videoselfie, what can I do?

Make sure you respect the following guidelines:

- Perform the required movements before completing the capture with a smile;
- Remove sunglasses or eyeglasses, hats, headphones, masks or any other object that may prevent a clear view of your entire face (from forehead to under-chin);
- Make sure you only accept video selfies that show you head on and not moving.

I interrupted the compilation of the request and I don't know how to resume it.

Once your contact details have been entered and verified (mobile phone and e-mail address), an email will be sent to you with the subject "Your buddybank account: continue with opening!": use the link by tapping on "CONTINUE" at the bottom of the page, you will be returned to the last screen you viewed previously.

The buddybank account

How much does the buddybank account cost?

The buddybank account is reserved for adults and residents of Italy with iPhone iOS 13.0 or higher and smartphone with Android 7 or higher operating system. The account cannot be jointly owned and does not provide for proxies. The buddybank current account has a zero monthly fee. The fee for the Mastercard debit card, which you will receive free at home, is included. You can also count on the assistance of our assistance service for all your banking needs. The service is available 24/7, 365 days a year. The Love module, on the other hand, has a monthly fee of €9.90.

How can I top up my buddybank account?

It is possible to do this with a bank transfer from another current account or with a deposit in cash or checks at all UniCredit advanced ATMs, without any commission.

What does the Love module offer?

The Love module is our "premium service", for a monthly fee it provides discounts on the cost of certain banking transactions including the possibility of making instant and free recurring SEPA transfers, withdrawing cash from all ATMs in the world, without withdrawal, and request our Mastercard New World Elite credit card with the annual fee reset. The Love module, in addition to 24/7 banking assistance, allows access to a personalized concierge service for all lifestyle needs. So you can ask to organize a special weekend, to book a table at the restaurant and much more.

What is included in the lifestyle concierge service?

The service offered by the lifestyle concierge ranges from booking hotels or restaurants to organizing holidays and solving everyday problems. The Love module allows those who choose it to be able to count on a real assistant for their personal needs. The service, available 24/7 via chat in Italy and abroad, is provided in collaboration with Quintessentially.

How can I activate and deactivate the buddybank Love module?

It is possible to activate or deactivate the Love module independently, just enter the app and access the "Profile" section to change the option. You can activate or deactivate the Love module once a month: the deactivation takes effect from the first day of the month following the

one in which it is carried out. The deactivation of the buddybank love module entails the loss of the benefits connected to it.

I have activated the Love module, when do I have to pay the fee?

The fee for the Love module will be debited directly from the account on the first day of the following month. For example, by activating the Love module in April, the corresponding fee will be charged on the first working day of the following month, therefore in this case in May.

Where can I find my account balance?

The balance is visible on the first screen of the app. To view it, away from prying eyes, just tap the box at the top that says "Tap to see your balance".

What is the difference between account balance and available balance?

Your available balance is a snapshot of how much money is in your checking account at any given time. It also considers any transactions that still need to be posted. The account balance, on the other hand, takes into account only the expenses already accounted for.

Where do I find my IBAN?

You can view the IBAN of the buddybank account by entering the "Profile" section, under "Account". You can also share the account's IBAN coordinates by pressing the box at the top right.

What is the BIC/SWIFT of my account?

The BIC/SWIFT of the buddybank current account is UNCRITMMXXX, which can be consulted in the "Profile" section, under the heading "Account".

Cards

What are the main features of the buddybank debit card?

With the buddybank debit card you can make online payments, withdrawals and purchases all over the world on the Mastercard circuit.

From the buddybank app it is possible to securely check expenses, the status of the card and independently set usage limits. Among the settings you can also choose the restriction of use of the card in specific geographical areas and channels (ATM, pos, web).

The buddybank debit card can be used to make contactless payments and can be enabled for payment with Apple Pay and Google Pay.

How much does the Mastercard international debit card cost?

The annual fee for the Mastercard international debit card is included in the buddybank current account. The cost of re-issuing the debit card in the event of loss, deterioration or expiry is €6.

How much do cash withdrawals cost?

Both in Italy and abroad, withdrawals in euro from UniCredit ATMs are free, while from ATMs of other banks there is a withdrawal fee of €2.

In Italy there are over 8,000 UniCredit ATMs, while abroad the Group is present in 13 other countries: Germany, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Romania, Russia, Serbia, Slovakia, Slovenia and Hungary. For holders of the love module, withdrawal commissions are zeroed in any ATM, of any bank, in the world.

I forgot my debit card, can I still withdraw?

Of course, enter the app, click on "More" and then "Withdraw", this option allows you to withdraw free of charge from UniCredit BancoSmart ATMs. Simply book the withdrawal in the app by following the instructions, tap on the ATM screen and scan the QR Code that appears. The limit for single withdrawals is €1,000.00, while the monthly usage limit is €2,000.00, without prejudice to the withdrawal limits assigned and the available balance.

What are the most important differences between a credit card and a debit card?

The international debit card of the Mastercard circuit can be used based on the availability of the current account (on which the debit is almost immediate), also for online and foreign payments in complete safety, and is sent to you at the same time as the I count.

The credit card is a line of credit granted by the bank and its release is subject to prior creditworthiness assessment. You will be able to use your credit card according to the ceiling chosen at the time of the request, the expenses will be charged the following month and, if the contract provides for it, you can choose whether to pay your purchases in installments according to the established conditions and costs.

What can you do with the “World Elite New” credit card?

With the Mastercard World Elite New credit card, you can make purchases worldwide in addition to online payments securely. The request to obtain the card can be made directly from the app in the dedicated section. Remember that to conclude the request it is important to have an income document at hand (payslip, single form with electronic receipt).

The Mastercard World Elite New credit card has several features including:

- Contactless technology
- Enabling payment with Apple Pay/Google Pay
- Control of expenses directly in the dedicated section in the buddybank app and through the monthly statement
- Method of reimbursement of the balance in: a) single solution; b) by installments for amounts between a minimum of € 250.00 and a maximum of € 5,000.00 and with the application of pre-established costs .
- Control of installment plans directly from the app, with the possibility of paying off the plan and viewing all the installments constantly
- Access to over 1,000 lounges in the Mastercard Airport Experiences circuit. World Elite New credit card holders are entitled to 4 free annual entrances to the lounges of the Mastercard Airport Experiences program provided by LoungeKey, whatever your airline or travel class. All subsequent accesses cost €24 each. You can find all lounges at airport.mastercard.com

How much does the World Elite New credit card cost?

If you have activated the Love module, the issue cost and monthly card fee are included in the module fee. If you do not have the Love module active, the credit card has an issuing cost of €10 and an annual fee of €120, equal to €10 per month.

What can you do with the “buddybank Credit” credit card?

With the "buddybank Credit" credit card, you can make purchases all over the world as well as pay online securely. The request to obtain the card can be made directly from the app in the dedicated section. Remember that to conclude the request it is important to have an income document at hand (payslip, single form with electronic receipt).

The buddybank Credit credit card has several features including:

- Contactless technology;
- Enabling payment with Apple Pay/Google Pay;
- Reimbursement methods available: a) single solution; b) by installments for amounts between a minimum of € 250.00 and a maximum of € 5,000.00 and with the application of pre-established costs ; c) revolving,
- Control of installment plans directly from the app, with the possibility of paying off the plan and constantly viewing all installments;
- Control of expenses directly in the dedicated section in the buddybank app and through the monthly statement;
- Purchases and payments: the "buddybank Credit" credit card offers you the possibility to make secure purchases on the internet, payment at Mastercard approved merchants and at ATMs.

How does the revolving repayment method work?

Through this method you can choose a fixed installment for your repayment. You will pay for your purchases in monthly installments of a minimum of €50 at a fixed interest rate (TAN 13.90%). Each installment consists of a principal portion and a portion of interest accrued in the reference month and, for each repaid installment, the principal portion restores the credit limit of the card within the limits of its availability. Based on the residual debt outstanding from month to month, a minimum repayment installment will be charged.

Example of repayment in revolving mode in 25 months and in the absence of further purchases of installment plans: fixed TAN 13.90%, APR 14.82% calculated on a use of € 1,200.00 with an installment of € 100 until the residual debt is greater than €1,000, installment of €50 when the outstanding debt is less than €1,000 – Total interest: €164.51 – Total due: €1,364.51.

How much does the "buddybank credit" credit card cost?

The "buddybank credit" credit card has an annual fee of €29.90.

Payments

How much does a SEPA transfer cost?

SEPA wire transfer fees are included in the buddybank current account fee.

How much does it cost to send or receive a wire transfer from Switzerland?

For transfers to and from Switzerland, the fees valid for non-SEPA transfers apply.

How much does it cost to send or receive a bank transfer from the UK?

Since 1 February 2020, the United Kingdom, following Brexit, is no longer part of the European Union and has become a "third country". The Withdrawal Agreement provides for a transition period ending on 31 December 2020 after which the United Kingdom will maintain its participation in the countries of the SEPA Area, but the regulation determining common fees on payments within the SEPA will no longer be applicable. 'Union. Therefore,

How long does it take for a SEPA transfer to be credited?

A SEPA bank transfer is credited within 2 working days from when you set it up.

What is an instant bank transfer?

An instant bank transfer is a bank transfer in euros that allows you to transfer money instantly to current accounts and/or prepaid cards with Iban of the banks that make the service available.

How much does an instant SEPA transfer cost?

Instant SEPA transfers cost €2.50. For holders of the love module, commissions are zeroed.

What is the difference between a SEPA transfer and an instant one?

Both types of transfers concern the SEPA area, but only some financial institutions have already equipped themselves with systems that allow instant transfers to be sent and received. The big difference is therefore the time in which the amount sent is credited: the amount sent by instant bank transfer will be credited to the account in a few seconds.

Can I set up a periodic bank transfer?

Sure, just enter the "Pay" section within the app, press the "SEPA transfer" item and once you have entered the transfer data, choose "Periodic".

What data do I need to complete a bank transfer with tax benefits?

In addition to the normal data you need to send a bank transfer, you will also be asked for the VAT number or tax code of the beneficiary of the transfer. If you need help completing the transfer, do not hesitate to press "b" and enter a chat with support for assistance.

How much does a wire transfer with tax benefits cost?

This is a SEPA transfer, so there are no fees.

Assistance

I forgot my login password, how do I recover it?

The login password is an 8-digit numeric code invented by you.

If you don't remember it and your app is active - therefore the login page in the app only asks you to enter the access password - select Assistance and chat with us. If you have answered the security questions in the app, you will be able to recover the codes independently, otherwise you can continue chatting with us. We will collect the data useful to identify you safely, we will manage your request and we will give you our feedback via email.

If you have deleted the app and are reinstalling it you can engage the same process from "Forgot your membership code?" or "Forgot your password?".

We remind you that, if you have not yet set up the security questions to recover your access codes independently, you can do so from the "Profile" > "Settings" > "Security questions" section in the app.

I forgot my membership code, how do I recover it?

The membership code is an 8-digit numeric code that we sent to you via email when you opened your account. You can also find it at the top right of each email communication we send you.

In case you can't find it and you have access to the app, press "b" and chat with the concierge. If, on the other hand, you don't remember it and you don't have access to the app, enter the credential recovery process from "Don't you remember your membership code?" or select Support and chat with us.

What should I do if the credential recovery process is unavailable?

In case the credential recovery process from "Forgot your membership code?" is not available, or "Forgot your password?" you can contact us from the webchat at the bottom right here on the site.

What are my access codes?

There are 3 buddybank codes:

- The 8-digit membership code that you find in the welcome email, you will need it in case of reactivation of the app;
- the 8-digit access password that you created when opening the account, you will need to access the app;
- the device password from 6 to 10 digits that you created when opening the account, which you will need to confirm your operations (e.g. confirm the sending of a bank transfer, view the card PIN...).

Where can I find the questions I need to recover my access codes/passwords?

Enter the app, go to the "Profile" section, within the settings you will find the possibility to answer the questions that will be useful for recovering your codes.

How does buddybank banking assistance work?

Pressing the "b" in the center of the app you have access to our banking assistance always active every day 24/7. You can chat with the concierge about questions or information about the app, your bank account or cards.

Remember that for the security of your data and your reports we can only give you information related to your relationship through the chat of our app.

Who does assistance consist of?

The assistance is made up of a team of professionals, UniCredit consultants, experts in customer care and banking, specialized in following the customer for all the needs connected to the buddybank current account.

For lifestyle services – accessible by buddybank current account holders who have activated the paid Love module – buddybank relies on Quintessentially Concierge Srl, a partner of excellence in the sector and present in 60 countries around the world.

Can I download the buddybank app on multiple devices?

The buddybank app can only be activated on one device. By downloading the app on another device, the system will automatically request deactivation of the previous installation by entering your tax code and your device password.

How do I activate the buddybank app on another smartphone?

Install the buddybank app on the new device and follow the instructions, in a few minutes the new app will be active and the one on your old device deactivated.

During this procedure you will be asked for your membership code, access password and device password.

Why hasn't my card arrived?

The card arrives on average within 10 working days from when you opened the account, if you do not receive it within the indicated times, contact us from the chat in the app by pressing the B.

Buddy bank loan

Can I also apply for a buddybank loan?

Once the buddybank account has been opened, you can enter the request from the "products" section under "loans". If you have any doubts, do not hesitate to press b, the concierge will be able to advise you on how to proceed.

How much can I borrow?

You can request a minimum of €250 up to a maximum of €6,000.

How soon can I repay the loan?

You can repay the loan in a minimum of 12 monthly installments up to a maximum of 60 installments.

What is the interest rate? Are there any charges?

The TAN (nominal annual rate) is 8.90%. The costs of the preliminary investigation are 1.25% withheld from the disbursement of the requested amount. The stamp duty on the contract and on the periodic report is equal to 0€. Installment collection costs are not foreseen.

To understand how much your installment could be, enter the app and check with an exemplary and non-binding simulation.

Can I apply for a loan to go on the trip of my dreams?

Of course, the buddybank loan is not finalized, it can be requested for any personal need.

Can I know in advance how much I will have to pay?

Of course, in the section dedicated to loans in the app, you can simulate a request, so you know your installment right away, which will remain constant for the entire loan period.

How do I request the loan?

Once the app is open, just enter the "Products" section, here you will find the "Loans" item. You will be guided step by step in completing all the fields and if you have any doubts, just press b and write to the concierge who will help you 24/7.

What documents do I need to apply for a loan?

When applying for the loan you will be asked to have an income document at hand (for example: last paycheck, CUD, last pension slip). Just photograph it following the instructions, for any doubts do not hesitate to press the b, the concierge will be able to advise you on how to proceed.

Can I pay off the loan early?

Of course, you can pay off the loan whenever you want directly in the app, in the dedicated section.

How can I check how many installments I have left to pay?

In the app you will find the summary of the current loan, so you can always have the amortization plan under control and if you have any doubts, do not hesitate to press the b, the concierge will help you 24/7.

Competition An apple a day

What is "An apple a day"?

"An apple a day" is the prize competition valid from 14 December 2022 to 31 May 2023, reserved for all those who have opened or will open a buddybank current account by 05/31/2022 and who hold one or more cards buddybank.

How many iPhone 14 Pros are up for grabs?

There are 169 iPhone 14 Pro 128gb space black up for grabs, one per day for the entire period of validity of the Competition.

How long does the Prize Competition "An apple a day" last?

From 14 December 2022 to 31 May 2023.

How many winners are drawn each month?

For the period 12/14/22 – 12/31/22 18 winners + 18 reserves will be drawn

For the period 01/01/23 – 01/31/23 31 winners + 31 reserves will be drawn

For the period 02/1/23 – 28/02/23 28 winners + 28 reserves will be drawn

For the period 01/03/23 – 31/03/23 31 winners + 31 reserves will be drawn

For the period 1/04/23 – 30/04/23 30 winners + 30 reserves will be drawn

For the period 1/05/23 – 31/05/23 31 winners + 31 reserves will be drawn

What do I have to do to participate in the Prize Competition?

To participate in the Competition it is necessary to have a buddybank account and to make – with buddybank cards – one or more payments for a total amount of at least €50, in at least one month of the Participation Period.

The amount of 50 euros can be reached through one or more payments made on physical POS via Contact-less or via chip & pin; on virtual POS (e-commerce) or via Apple Pay and Google Pay.

Top-ups to other current accounts and prepaid cards (also with IBAN) are excluded.

What happens once payments are made?

Once one or more payments for a total amount of at least 50 euros have been made in one of the methods valid for participation in the competition, each total amount of at least 50€ will correspond to an opportunity ("Ticket") to participate in the draw.

For the purpose of assessing compliance with the condition, the date of execution of the payment(s) will prevail.

The number of Tickets accumulated will be visible in the buddybank App in section dedicated to the Competition no later than the drawing date of each month of the Participation Period.

What happens if I have the love module active?

If you have activated the love module at the beginning of the reference calendar month for transactions or if you activate it at any time during the same month, all tickets accumulated during the month will be tripled.

What happens if I activate the love module during the month?

Regardless of when you activate the love module, when the count of tickets accumulated in the month is made, they will be tripled.

What happens if I deactivate the love module during the month?

The deactivation of the love module takes effect from the first day of the month following the one in which it is carried out, therefore the tickets relating to transactions carried out in the month of deactivation will in any case be tripled.

By what date is it necessary to open a buddybank current account to participate in the "An apple a day" competition?

To participate in the Competition, it is necessary to open a buddybank current account no later than May 31, 2023.