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Everyone should be able to use our products and services without barriers – including digital channels like internet banking, our website, and self-service devices. This is known as "barrier-free use". The rules for this are set out in a law. In Austria, the law is called the Barrierefreiheitsgesetz (BaFG).

We aim to make our digital channels (websites, mobile apps, and self-service terminals) accessible to everyone.

We want to ensure that all our products and services covered by the law are barrier-free.

Accessibility requirements

We aim to comply with the requirements of the <u>European Standard on the Requirements for the Accessibility of Information and Communication Technology (EN 301 549)</u>.

We also follow the <u>"Web Content Accessibility Guidelines"</u> (WCAG) published by the World Wide Web Consortium (W3C). These guidelines are built around four key principles:

- Perceivability
- Operability
- Understandability
- Robustness

To meet these requirements, we have taken the following steps:

Perceivability

- Our website and MobileBanking app support assistive technologies such as screen readers or braille displays.
- Self-service terminals can be used visually or include audio guidance for people with visual impairments.
- Our website and the MobileBanking app are responsive and work on many browsers and devices.
- We don't rely solely on color to show information every message is also displayed as text.
- · Visual elements meet color contrast standards.
- The website can be enlarged without loss of content. The app follows the device's font size settings. In both cases text stays readable, and navigation remains useable.
- Images and important graphics include alternative text or other textual descriptions.



Operability

- Our website and app can be used by keyboard only or with assistive technologies.
- The content structure is designed for smooth navigation (logical order, clear headings, and skip-links).
- Interactive elements and fields are clearly labeled for everyone, including users of assistive technologies.
- Content does not change automatically without warning.

Understandability

- We use clear, customer-focused language.
- Information about our services is provided in language not above B2 level (Higher Intermediate) of the Common European Framework of Reference for Languages (CEFR).

Stability

- We built our website with clean, standard-compliant code so it works reliably on many browsers, devices, and assistive technologies.
- This helps users with different needs today and in the future, as technology changes.

Other notes

- Some videos on our website do not yet have captions, we plan to add these.
- We continue to simplify language and information on our sites.
- Some third-party interactive tools (like charts) may not be fully accessible due to their complexity.
- A few pages or elements on our website and app may still cause problems despite improvements.
- The app supports landscape mode only on certain screens.
- PDFs and other documents are not yet fully accessible; updates are ongoing.
- Opening a current account or applying for a costumer loan online may have accessibility issues. We plan to fix this by the end of 2025.
- Self-service devices also have some limitations; the software will be fully accessible by October 2025.
- We know that our Online Banking (24you) service does not yet meet all accessibility standards and still has barriers. A full redesign is planned for 2026 to make it accessible to all users.

Feedback and contact

We are always working to improve our barrier-free services.

If you find barriers that are not described here, or if you notice problems with accessibility, please tell us: Use our Feedback form

- Contact our Disability Manager at digitalaccessibility@unicreditgroup.at
- Visit one of our branches



Date of this statement

This declaration was last updated on 27 June 2025.

We also tested accessibility by using automated tools (like Accessibility Insights for Web) and many manual tests with different assistive technologies.

