

Vivid Points Program – Champions

1. Prerequisites

- Every private customer of Vivid Money is entitled to participate in the Vivid Points Program – Champions.
- Every two (2) weeks Vivid Money selects a champion ("**Champion**") for each participating offline place in the category "dining out" ("**Place**"). The Champion receives reward points from Vivid Money ("**Vivid Points**") on all purchases of the Champion in this Place for the next two (2) weeks after selection. Each Vivid Point is worth EUR 1.00.
- Champions challenges always begin on Monday at 00:00 CET and end on the second Sunday at 24:00 CET ("**Challenge Period**"). The start date of the current Challenge Period can be seen in the section "Profile → Cashback and Rewards" in the Vivid Money Web + App.
- The Champion begins to receive Vivid Points immediately after being elected as the Champion. Vivid Points are granted as a partial purchase price refund of 10% for all Transactions made in the Place where the customer became Champion within two (2) weeks after the appointment of the customer as Champion in this Place ("**Champions Period**").
- The duration of the Challenge Period may be changed by Vivid Money in its sole discretion at any time effective from the beginning of the next Challenge Period.

Selection of the Champions

- In order to become a Champion, the customer must (i) make at least two (2) purchases ("**Transactions**") in one Place from the category of "dining out" during the Challenge Period and (ii) spend more than all other Vivid Money customers in this Place during the Challenge Period. By purchase, it means any successful card transaction, which wasn't reversed.
- The customer can track their ratings in the section "Profile → Cashback and Rewards" in the Vivid Money App. There, the customer can see: (i) Places where the customer runs for Champion, (ii) how much the leader of the current Challenge Period has spent in this Place and (iii) the end date of the current Challenge Period.
- The Champion for each Place will be selected on the Monday following the end of the respective Challenge Period and will be the person who has spent the greatest amount of all Vivid Money customers in that particular Place during the Challenge Period.
- As soon as a customer becomes a Champion, Vivid Money will send this customer a push notification. In addition, the customer can always go to the section "Profile → Cashback and Rewards" in the Vivid Money App and find the current Champions challenge results and in which Places the customer became a Champion and won Champions Cashback.
- There is no limit on the number of Places where a single customer can become Champion.
- Vivid Points are granted for a particular Place, such as Starbucks, Pariser Platz 4A, 10117 Berlin, but not to all Starbucks restaurants.
- The selection criteria for becoming a Champion may be changed by Vivid Money in its sole discretion at any time effective from the beginning of the next Challenge Period.

2. Linking of Vivid Points to Stocks and Redemption of Vivid Points

- As soon as the Vivid Points are credited to the Reward Pocket in the customer's Bank Account, the customer shall link the Vivid Points to one of the stocks listed in the Reward Pocket ("**Stocks**"). For clarification purposes, the Customer does not receive ETFs and/or stocks directly.
- As soon as the customer has linked the Vivid Points to a certain Stock, the amount of Vivid Points depends on the changes in Stock prices. For example, if the customer has linked the Vivid Points to the Apple Stock and the Stock price of Apple increases by 2.0%, the Vivid Points will also increase by 2.0%, e.g. 2 Vivid Points would then increase to 2.04 Vivid Points.
- In case of a decrease of the Stock price of the Stock linked to the Vivid Points, the amount of Vivid Points will also decrease, but not below the total initial amount of Vivid Points received by the customer. However, the Vivid Points will only start again to be higher than the initial amount of Vivid Points when the Stock price is (again) higher than it was when the Vivid Points were originally linked to the Stock price.
- The customer can decide to link the Vivid Points to a different Stock at any time. In such case only Vivid Points that have been credited to the customer's Vivid Reward Pocket after this decision will be linked to the different Stock. Vivid Points that had been linked to the previous Stock remain linked to that previous Stock.
- The current balance of the amount of Vivid Points under consideration of the development of the prices of the Stocks linked to the Vivid Points can be seen by the customer in the Rewards Pocket.
- The customer can redeem Vivid Points at any time after he has linked the Vivid Points with a certain Stock. The customer can only redeem all Vivid Points and not parts of the Vivid Points.
- In case that the customer redeems the Vivid Points, the customer will receive a payment in Euro equalling the value of the Vivid Points into his Main Pocket. For example, if the customer has 2.04 Vivid Points in the customer's Reward Pocket, the customer will receive EUR 2.04 in his Main Pocket.

3. **Miscellaneous**

- The Vivid Points Program – Champions is a bonus program for existing customers of Vivid Money and is no investment. The Vivid Points Program – Champions necessarily includes the linking of the Vivid Points to stocks. Vivid Points cannot be redeemed before such linking. Vivid Points cannot be assigned to any other person. Vivid Points cannot be traded and are generally unsuitable for trading due to such restriction, since the linking occurs at a very individual time and due to the restrictions to the Vivid Points.
- If a customer has a Vivid Prime Plan: Each customer can receive a maximum amount of 100 Vivid Points (= equivalent of EUR 100.00) per month. This maximum amount applies to all Vivid Points Programs (Prime, Special Offers and Champions), i.e. each Prime Client may receive a total maximum amount of 100 Vivid Points per month for the Vivid Points Program – Prime, the Vivid Points Program – Special Offers and the Vivid Points Program – Champions. This maximum amount of Vivid Points may change at any time upon notice.
- If a customer has a Vivid Standard Plan: Each customer can receive a maximum amount of 20 Vivid Points (= equivalent of EUR 20.00) per month. This maximum amount applies to the following Vivid Points Programs (Special Offers and Champions), i.e. each customer may receive a total maximum amount of 20 Vivid Points per month for the Vivid Points Program – Special Offers, the Vivid Points Program – Champions. This maximum amount of Vivid Points may change at any time upon notice.
- If the authorization for a Transaction for which Vivid Points have been credited to the customer is cancelled or if a Transaction for which Vivid Points have been credited to the customer is reversed (e.g. by return of the purchased goods by the customer) as well as in the event of misuse or fraud by the customer, Vivid Money reserves the right to cancel the corresponding Vivid Points. Vivid Money also reserves the right to amend the Vivid Points accordingly if the Transaction amount changes after the Vivid Points have been credited to the customer.



- The Vivid Points are credited to the Reward Pocket of the customer's Bank Account immediately after authorization of the Transaction.
- In the event of incorrect credits of Vivid Points to the customer's Reward Pocket for technical reasons, Vivid Money reserves the right to amend the corresponding Vivid Points in order to rectify the incorrect credits.
- Vivid Points are not transferable. The customer cannot transfer money to the Reward Pocket in order to convert such money into Vivid Points.
- The customer shall check the Vivid Points balance in the Vivid Reward Pocket of the customer's Bank Account at least once a month for the previous month. If Transactions of the previous month are not listed at all, or if the stated amounts are incorrect, the customer shall inform Vivid Money until the end of the month following the month of the respective Transaction, enclosing the proof of purchase and information about the Partner. In the event of a late complaint, the customer's claim to the granting of Vivid Points for the Transaction concerned shall be forfeited.
- Participation in the Vivid Points Programs (Prime, Special Offers and Champions) can be terminated by the customer at any time without any notice period.
- In the event of misuse of the Vivid Points Program – Champions by a customer or fraud of a customer in connection with the Vivid Points Program – Champions Vivid Money can immediately terminate the participation of that customer in the Vivid Points Program – Champions. In such a case Vivid Money reserves the right to cancel the corresponding Vivid Points and to reverse the credit in the amount of the value of the redeemed Vivid Points.
- Changes or amendments to the prerequisites for the Vivid Points Program or the termination of the Vivid Points Program shall be possible for Vivid Money upon notification without observing any notice period.