

## Vivid Bonus Program – Invite a Friend

### 1. Prerequisites

- Every existing private customer of Vivid Money who holds an account with Vivid Money ("**Eligible Customer**") is entitled to participate in the Vivid Bonus Program – Invite a Friend.
- Each Eligible Customer receives a double cashback on all card purchases and Super Deals as a bonus (**together "Referral Bonus"**) for a period of 30 (thirty) days ("**Bonus Period**") from Vivid Money for each successful referral invitation of a new customer, who is not an Eligible Customer at this point of time ("**New Customer**"). A referral is only deemed successful if the New Customer follows the referral link, which the Eligible Customer has sent him, enters his email address and applies for the opening a bank account. The Eligible Customer will be awarded with a Referral Bonus, if the New Customer makes 3 (three) offline card payments equaling EUR 10 (ten) or more for each transaction ("**Transaction**") on 3 (three) different days within 90 (ninety) days after opening an account with Vivid Money and have a banking account balance of at least €1000 or hold at least €100 worth in any of our investment products (Investment or Crypto pocket) at the end of any day (UTC time) during 90 (ninety) days after opening an account with Vivid Money.
- Please note that the conditions from the section below are applicable altogether.
- The Transaction of the New Customer must be successfully performed in order for the Eligible Customer to be awarded with the Referral Bonus.
- Each Transaction must be at least in the amount of EUR 10 (ten).
- Each New Customer receives a double cashback bonus for the same period of 30 (thirty) days at the day of account opening with Vivid Money.
- The Eligible Customer may get only one Referral Bonus for a first invited New Customer. Every new successful invitation gives to the Eligible Customer additional Bonus Period for the initial Referral Bonus.
- The maximum Bonus Period is 300 (three hundred) days. Therefore, an Eligible Customer may invite 10 (ten) New Customers.
- Please note that after 5 (five) successful invitations of New Customers an Eligible Customer becomes entitled to participate in the Vivid Ambassador Program. During the Eligible Customer's participation in the Ambassador's Program the Referral Bonus is not applicable for him/her. Once the Vivid Ambassador Program is terminated an Eligible Customer is entitled to participate again in the Vivid Bonus Program - Invite a Friend.
- The Vivid Ambassador Program is applicable only for certain countries.
- Please note that the Vivid Bonus Program - Invite a Friend is applicable only if an Eligible Customer is entitled to participate in the Vivid Bonus Program. Otherwise double cashback is 0% since an Eligible Customer is not a participant to the Vivid Bonus Program.

## 2. Double Cashback and Super Deals

- Double Cashback applies to all card purchases for for both Standard and Prime Customers
- Double Cashback applies to the rates of the Vivid Bonus Program
- Information on the Super Deals may be found [here](#).

## 3. Miscellaneous

- The Vivid Bonus Program – Invite a Friend is a bonus program for existing customers of Vivid Money.
- If the Transaction of the New Customer for which the Referral Bonus has been granted to the customer is cancelled or if the Transaction of the New Customer for which the Referral Bonus has been granted 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 or the New Customer, Vivid Money reserves the right to cancel the corresponding Referral Bonus.
- In the event of incorrect granting of the Referral Bonus to the Eligible Customer for technical reasons, Vivid Money reserves the right to cancel the corresponding Referral Bonus in order to rectify the incorrect Referral Bonus.
- Referral Bonus is not transferable.
- Participation in the Vivid Bonus Program – Invite a Friend can be terminated by the Eligible Customer at any time without any notice period.
- In the event of misuse of the Vivid Bonus Program – Invite a Friend by an Eligible Customer or fraud of a customer in connection with the Vivid Bonus Program – Invite a Friend, Vivid Money can immediately terminate the participation of that customer in the Vivid Bonus Program – Invite a Friend.
- Changes or amendments to the prerequisites for the Vivid Bonus Program - Invite a Friend or the termination of the Program shall be possible for Vivid Money upon notification without observing any notice period.