



Vivid Points Program

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 Points Program.
- Eligible Customers with a Vivid Prime subscription ("**Prime Clients**") receive reward points from Vivid Money ("**Vivid Points**") for the offline purchase of goods or services of certain categories ("**Categories**") outside the European Economic Area (EEA). Depending on the Category, the Vivid Points are granted as a certain percentage of the purchase price in EUR per conclusion of an offline purchase or service contract ("**Transaction**").
- Each Vivid Point is worth EUR 1.00. For example, if the Prime Client makes a purchase in a restaurant in the US for EUR 100 (after conversion from USD to EUR), the Prime Client might (depending on the then applicable conditions) receive three (3) Vivid Points (3% of the Transaction purchase price in EUR = EUR 3.00 = 3 Vivid Points).
- Prime Clients enjoy Vivid Points for the Categories as follows: Vivid Points in the amount of 3% of the purchase price on any offline purchase in restaurants (decisive are the merchant category codes 5812, 5813, 5814 for the respective place) outside the EEA and Vivid Points in the amount of 1% of the purchase price on any other offline purchase outside the EEA.
- Prime Clients receive Vivid Points in the amount of 0.1% on the purchase price for all other card purchases outside the EEA and on all card purchases in the amount of EUR 1 and more (regardless of their type, i.e. for any purchases in offline places, for any online purchases) within the EEA.
- Eligible Customers with a Vivid Standard subscription ("**Standard Clients**") receive Vivid Points in the amount of EUR 0.01 on the purchase price for all card purchases outside the EEA and on all card purchases in the amount of EUR 1 and more (regardless of their type, i.e. for any purchases in offline places, for any online purchases) within the EEA.
- Eligible Clients receive Vivid Points from partner companies ("**Partners**"). By purchase, it means any successful card transaction or direct debit, which wasn't reversed and of which the sole or aggregated amount exceeds a certain sum of money specified by the respective Partners. The received Vivid Points may be collected only if the aggregated amount exceeds the amount specified by the respective Partners ("**Threshold Amount**").
- The Vivid Points are granted on the basis of the gross amount of the Transaction value (including VAT) without incidental costs such as packaging and/or shipping costs or other fees charged by the Partner. The Vivid Points can only be granted if the Eligible Customer buys directly in the shop of the



Partner and not via third party shops. Information on the Partners as well as the type, scope and conditions of the respective Vivid Points granted for Transactions with the Partners can be found in the Vivid Money App. The Partners of the Vivid Points Program and the type, scope and conditions of the respective Vivid Points granted may change at any time.

- When purchasing products from a Partner or using the Services of a Partner, a contractual relationship exists exclusively between the Partner and the customer. Vivid Money is not responsible for the performance and behavior of the Partner or the products or services purchased via the Partner.

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

- The Vivid Points are credited to the Reward Pocket of the customer's Vivid Money account immediately after authorization of the Transaction, if not specified differently in the Partner conditions.
- 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 cases 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 equaling 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 is a bonus program for existing customers of Vivid Money and is no investment. The Vivid Points Program necessarily includes the linking of the Vivid Points to Stocks. Vivid Points cannot be redeemed before such linking. Vivid Points cannot be assigned or transferred to any other person and can only be redeemed by the relevant customer itself.
- 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.
- Vivid Money informs the customer that any bonus and other benefits received by the customer in a sum of at least EUR 256.00 per year might trigger a tax liability of the customer. The customer is solely liable to fulfil its tax obligations. For further information please consult your tax advisor.
- 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 during which the respective Transaction took place, 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.
- The Transactions with the following MCCs shall not be considered as card purchases for the Vivid Points Program:
 - 4829 (Money Transfer)
 - 6012 (Merchandise and Services – Customer Financial Institution)
 - 6051 (Quasi Cash – Merchant)
 - 6211 (Securities – Brokers/Dealers)
 - 6540 (POI Funding Transactions (Excluding MoneySend))
 - 7995 (Gambling Transactions)
- Participation in the Vivid Points Program can be terminated by the customer at any time without any notice period.
- In the event of misuse of the Vivid Points Program by a customer or fraud of a customer in connection with the Vivid Points Program, Vivid Money can immediately terminate the participation of that customer in the Vivid Points Program. 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.

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