

## Vivid Points Program – Rentalcars.com

### 1. Prerequisites

- Every private customer of Vivid Money is entitled to participate in the Vivid Points Program – Rentalcars.com. This offer is correct at the time of publishing.
- Customers receive cashback in the form of reward points from Vivid Money for purchase of services ("**Vivid Points**") from Rentalcars.com ("**Partner**"). By purchase, it means any successful card transaction, which wasn't reversed. Each Vivid Point is worth EUR 1.00. 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 and without optional extras such as insurance, GPS, extra driver etc.
- The Vivid Points does not apply to taxes, additional fees, and similar surcharges or cancellation fees.
- **For a Standard Plan customer:** each customer can receive Vivid Points in the amount of 5% of the purchase price (including VAT). This amount of Vivid Points may change at any time upon notice.
- **For a Prime Plan customer:** each customer can receive Vivid Points in the amount of 10% of the purchase price (including VAT). This amount of Vivid Points may change at any time upon notice.
- In order to participate in the Vivid Points Program – Rentalcars.com the customer should click the "Rent Cars" tab from the Rewards Tab directly in the Vivid Money App and not via third-party platforms, i.e. car rental bookings made directly via www.rentalcars.com will not qualify for Vivid Points.
- Vivid Points can only be granted if the customer purchases Partner services online with a Vivid card.
- Vivid Points are only applicable for a car rental booking only. Other extras such as child seats, excess protection, taxes, additional drivers, GPS etc. will not be eligible for the Vivid Points.
- The amount of Vivid Points is calculated based on the original car rental booking value in Euro and will be credited to the customer's Reward Pocket in Vivid Points. Should any amendments be made after the booking, the amount of Vivid Points will be adjusted accordingly and will be calculated based on the latest car rental booking value.
- The Vivid Points are credited to the Reward Pocket of the customer's Bank Account within 60 days of returning the car to the car rental company.
- Information on the Partner as well as the type, scope and conditions of the respective Vivid Points granted for purchases with the Partner can be found in the Vivid Money App. 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 behaviour of the Partner or the products or services purchased via the Partner.

### 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 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 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 is a bonus program for existing customers of Vivid Money and is no investment which 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 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.
- 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 Points are non-transferable, non-cumulative, cannot be exchanged for cash or other products or be used in conjunction with any other promotions, offers, vouchers, rebates, or privileges within Rentalcars.com unless otherwise stated.
- The customer shall check the Vivid Points balance in the Vivid Reward Pocket of the customer's Bank Account at least once in two months for the previous month transactions. 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 two months 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.
- The start date of the Vivid Points Program – Rentalcars.com is from 11 January 2021. An extension of the Vivid Points Program – Rentalcars.com is at the sole discretion of Vivid Money.



- Participation in the Vivid Points Programs can be terminated by the customer at any time without any notice period.
- Rentalcars.com reserves the right to terminate this offer at any time without observing any notice period. Please also see the Rentalcars.com standard terms and conditions for purchase as listed on their [website](#).
- In the event of misuse of the Vivid Points Program – Rentalcars.com by a customer or fraud of a customer in connection with the Vivid Points Program – Rentalcars.com Vivid Money can immediately terminate the participation of that customer in the Vivid Points Program – Rentalcars.com. 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.