



Vivid Points Program – Super Deals

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 – Super Deals.
- Each Eligible Customer receives reward points from Vivid Money for the purchase of goods or the use of services ("**Vivid Points**") from partner companies ("**Partners**"). 'Purchase' means any successful card transaction or direct debit, which wasn't reversed, using the Vivid Money Account.
- 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.
- Each Vivid Point is worth EUR 1.00, i.e. the Eligible Customer receives up to 50 Vivid Points (= equivalent of up to EUR 50.00).
- The amount of Vivid Points is calculated based on the Eligible Customer's activity in Vivid Money App.
- The Vivid Points can only be granted if the 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 – Super Deals and the type, scope and conditions of the respective Vivid Points granted may change at any time.
- Each Eligible Customer receives a **sixty-days access period** to Super Deals and up to 50 Vivid Points as a bonus from Vivid Money for **each** successful referral of a new customer, who is not an Eligible Customer at this point of time ("**New Customer**"), provided that New Customer spent at least EUR 20,00 by card or direct debit within 90 days after registration. A referral is only deemed successful if the New Customer follows the referral link after having pushed the Super Deals button in the Rewards Tab, which the Eligible Customer has sent to him and the New Customer enters his email address and opens a bank account with Vivid Money.
- Once the New Customer opens a bank account with Vivid Money by using a referral link, the New Customer also receives a **thirty-days access period** to Super Deals and up to 50 Vivid Points for this period, starting from the date of the bank account opening. The New Customer becomes an Eligible Customer.
- In case, the Eligible Customer invites more than one New Customer, such Eligible Customer receives up to 50 additional Vivid Points for each New Customer (with a maximum of 250 Vivid Points).



- In addition, the access period (as mentioned above) is limited to three-hundred days continuously, in case the Eligible Customer has been referred and has successfully referred five or more New Customers. Furthermore, the access period cannot be splitted, i.e. the Eligible Customer receives a thirty-days period as being referred himself and a sixty-days access period for each New Customer.

Use cases	Access period	Vivid Points limit
The Eligible customer has successfully invited 1 friend	60 days	Up to 50 Vivid Points for 60 days
The Eligible customer has successfully invited 2 friends	120 days	Up to 100 Vivid Points for 120 days
The Eligible customer has successfully invited 3 friends	180 days	Up to 150 Vivid Points for 180 days
The Eligible customer has successfully invited 5 friends and more	300 days	Up to 250 Vivid Points for 300 days
The Eligible customer has been referred	30 days	Up to 50 Vivid Points for 30 days
The Eligible customer has been referred and successfully invited 1 friend	90 days	Up to 100 Vivid Points for 90 days
The Eligible customer has been referred and successfully invited 2 friends	150 days	Up to 150 Vivid Points for 150 days
The Eligible customer has been referred and successfully invited 4 friends and more	270 days	Up to 250 Vivid Points for 270 days

- 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 bank 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 – Super Deals is a bonus program for existing customers of Vivid Money and is no investment. The Vivid Points Program – Super Deals 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 misuse or fraud by the customer or the New Customer, Vivid Money reserves the right to cancel the corresponding Vivid Points. This particularly applies to the case (but is not limited to the case) that one New Customer opens more than one Bank Account by using the referral link.
- 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 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 Transactions with the following MCCs shall not be considered as card purchases for the Vivid Points Program – Super Deals:
 - 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 – Super Deals can be terminated by the customer at any time without any notice period.
- In the event of misuse of the Vivid Points Program – Super Deals by a customer or fraud of a customer in connection with the Vivid Points Program – Super Deals Vivid Money can immediately terminate the participation of that customer in the Vivid Points Program – Super Deals. 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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