

Vivid Points Program – Bring 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 Points Program – Bring a Friend.
- Each Eligible Customer receives 5 reward points and up to 20 reward points as a bonus from Vivid Money ("**Vivid Points**") for each successful referral of a new customer, who is not an owner of a Bank Account with Vivid Money yet when opening his Bank Account ("**New Customer**") by using a referral link, specifically generated for every customer. A referral is only deemed successful if the New Customer follows the referral link, which the Eligible Customer has sent him, enters his e-mail address and applies for opening a Bank Account from there. The Eligible Customer will be awarded with a referral bonus, if the New Customer makes purchases (card purchase or direct debit) equalling €20 or more ("**Transaction**") within ninety (90) days after opening an account with Vivid Money. The Transaction of the New Customer must be successful in order for the Eligible Customer to be awarded with the referral bonus.
- Each Vivid Point is worth EUR 1.00, i.e. the Eligible Customer receives 5 Vivid Points and up to 20 Vivid Points (= equivalent of EUR 5.00 and up to EUR 20.00).
- The amount of Vivid Points is calculated based on the Eligible Customer's activity in Vivid Money App.
- The Transaction must be at least in the amount of EUR 20.00.
- For avoidance of doubt the first transaction should not be a deposit to external bank accounts as these deposits are not considered as valid transactions by Vivid Money.
- The Eligible Customer may get only one bonus per each invited New Customer. In case two different bonus programs were shared with the New Customer, the Eligible Customer receives a bonus which was shared with the New Customer later than others.

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 within seven (7) days after the Transaction of the New Customer has been completed successfully.
- 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 – Bring a Friend is a bonus program for existing customers of Vivid Money and is no investment. The Vivid Points Program – Bring a Friend 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.
- Each Eligible Customer receives a referral bonus in the amount of 5 Vivid Points and up to 20 Vivid Points (= equivalent of EUR 5.00 or EUR 20.00) for every successful referral of a New Customer. The referral bonus is only granted once per New Customer, i.e. if one New Customer opens more than one Bank Account by using the referral link, the Eligible Customer will only receive one referral bonus in the amount of 5 Vivid Points and up to 20 Vivid Points.
- The referral bonus of Vivid Points - Bring a Friend Program will not be taken into account into the maximum amount of 20 or 100 Vivid Points per month, which applies to the other Vivid Points Programs (Prime, Special Offers and Champions).
- If the Transaction of the New Customer for which Vivid Points have been credited to the customer is cancelled or if the Transaction of the New Customer 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 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 do not qualify as security (instrument financier) according to Article L.211-1 of the Monetary and Financial Code. By issuing, granting, redeeming Vivid Points, Vivid Money is not

offering or performing any of the investment services from Article 321-1 of the Monetary and Financial Code.

- 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.
- Participation in the Vivid Points Program – Bring a Friend can be terminated by the customer at any time without any notice period.
- In the event of misuse of the Vivid Points Program – Bring a Friend by a customer or fraud of a customer in connection with the Vivid Points Program – Bring a Friend Vivid Money can immediately terminate the participation of that customer in the Vivid Points Program – Bring a Friend. 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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