

## Vivid Points 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 Points Program – Invite a Friend.
- Each Eligible Customer may receive reward points as a bonus from Vivid Money ("**Vivid Points**") and relevant benefits hereto for certain actions and for each successful referral of a new customer, who is not an Eligible Customer at this point of time ("**New Customer**").
- A referral of a New Customer is only deemed successful if the New Customer follows the referral link, which the Eligible Customer has sent him or her, enters his or her email address and opens a bank account with Vivid Money. The Eligible Customer will be awarded with Vivid Points and relevant benefits only if the New Customer is successfully onboarded as a new customer of Vivid Money (level 1 below).
- The amount of Vivid Points and the ability to redeem the Vivid Points depend on the 'Actions' that are taken by the Eligible Customer, the New Customer and the corresponding 'Level' that is reached. Please see the following table for more information:

Level	Actions (by)	Benefits (for)
1	<ul style="list-style-type: none"> <li>• Pass Vivid Money on-boarding (New Customer)</li> </ul>	Get Vivid Pay bonus (New Customer)
		Get 5 Vivid Points for successful referral of a New Customer
2	<ul style="list-style-type: none"> <li>• Make at least 1 purchase of €20 or more and</li> <li>• Top up account with at least €21 and</li> <li>• Make at least 3 purchases</li> </ul>	Redeem Vivid Points up to €25
		Get Vivid Pay bonus
		Get 10 Vivid Points for successful referral of a New Customer
3	<ul style="list-style-type: none"> <li>• Have a monthly average account balance of at least €23 (or equivalent in other currencies) and</li> <li>• Total outgoing transactions amount is at least €92 (or equivalent in other currency) and</li> <li>• Total transactions amount using Vivid Money Card should be at least €57 (or equivalent in other currency) and</li> <li>• Make at least 9 purchases with</li> </ul>	Redeem Vivid Points up to €40
		Get Vivid Pay bonus
		Get 15 Vivid Points for successful referral of a New Customer

	your Vivid Money Card and/or account and <ul style="list-style-type: none"> <li>• Invite 1 New Customer.</li> </ul>				
4	<ul style="list-style-type: none"> <li>• Be registered with Vivid Money for at least 30 days and</li> <li>• Top up account with at least €100 and</li> <li>• Use Vivid Money account as a salary account and</li> <li>• Set up 2 monthly Direct Debit payments.</li> </ul>	<table border="1"> <tr> <td>Redeem Vivid Points up to €40</td> </tr> <tr> <td>Get Vivid Pay bonus</td> </tr> <tr> <td>Get 15 Vivid Points for successful referral of a New Customer</td> </tr> </table>	Redeem Vivid Points up to €40	Get Vivid Pay bonus	Get 15 Vivid Points for successful referral of a New Customer
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- Each Vivid Point is worth EUR 1.00, i.e if the Eligible Customer receives 5 Vivid Points, these 5 Vivid Points have a value equal to EUR 5.00.
- The Transactions with the following MCCs are invalid for the Vivid Points Program – Invite a Friend:
  - 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)

## 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 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 can link the Vivid Points to one of the stocks or ETFs 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 the price of the Stock(s) to which the Vivid Points are linked. 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 will 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 new Vivid Points credited to his or her Vivid Reward Pocket 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 already been credited to the Vivid Reward Pocket and linked to another Stock prior to this decision remain linked to that other Stock and cannot be linked to a different Stock.

- The current balance of the amount of Vivid Points linked to Stocks can be seen by the customer in the Rewards Pocket.
- When the New Customer has reached Level 2, he or she can redeem Vivid Points after linking 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 into his Main Pocket equalling the current value of the Vivid Points. 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 – Invite a Friend is a bonus program for existing customers of Vivid Money and is no investment. The Vivid Points Program – Invite 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 or transferred to any other person and can only be redeemed by the relevant customer itself..
- 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 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.
- Participation in the Vivid Points Program – Invite 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 – Invite a Friend by a customer or fraud of a customer in connection with the Vivid Points Program – Invite a Friend Vivid Money can immediately terminate the participation of that customer in the Vivid Points Program – Invite 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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