

Vivid Stock Bonus Program

Important: Vivid Money GmbH holds no license to distribute actual financial instruments, that is why this Bonus Program uses Stock Reward Points, only redeemable in the Vivid App.

Main Prerequisites for the Program

A participant (“**Eligible Customer**”) needs to meet all 4 of the following Main Prerequisites to redeem the Stock Bonus (“**Stock Reward Points**”):

1. **Vivid Money Account:** Every existing or new customer of Vivid Money who holds an account with Vivid Money during the Program period is entitled to participate in the Vivid Stock Bonus Program (“**Program**”). Just fulfilling this prerequisite will entitle the Eligible Customer to a Locked Stock Bonus in the Vivid App that needs to be accepted.
2. **Vivid Invest Pocket:** The Eligible Customer must open an Investment Pocket and become a Vivid Invest Client by passing the onboarding process and being accepted as such.
3. **Trade for more than 100 Euros:** The Eligible Customer needs to trade for at least 100 euros in any fractional share in the Vivid app after receiving the Vivid Stock Rewards Points or before the Program ends entirely.
4. **Actively Redeem the Stock Rewards as a Gift:** Once the Vivid Stock Reward Points are unlocked, the Eligible Customer needs to actively redeem the Vivid Stock Reward Points in the Stock Reward pocket in the Vivid App.

Additional Prerequisites/Conditions

- The Stock Bonus Program is an invitational program; Vivid will select and invite Eligible Customers at its own discretion based on the indicated prerequisites and conditions. Participation in the program can be requested, but may be refused without any substantiation needed by Vivid.
- The Eligible Customer needs to actively confirm participation in the Program by accepting the initial offer to participate and by accepting these terms.
- The Locked Stock Reward Points will be displayed in the Stock Reward Pocket in the Vivid App. Once the Stock Reward Points are redeemable, the lock icon is replaced with a gift icon and it can be redeemed together with all other Reward points by clicking on the Redeem button.
- A Trade for at least 100 Euros means the value of all buy and/or sell transactions in Fractional Shares undertaken in the indicated period in total needs to be amounting to more than 100 Euros, including any FX Fees or other costs for buy Trades. For sell Trades, only the pure sell amount, without any FX fees or other costs, will count towards the 100 Euros threshold.
- Any trades done before or after the Program Period by Eligible Customers do not count towards the 100 Euros Trade threshold.
- The Eligible Customer needs to hold its (opened) Vivid Money Account and Investment Pocket at least until the end of the Program Time Window.
- The Eligible Customer is aware that investing in Fractional Shares comes with certain risks and the Eligible Customer risks losing the entire investment amount. Vivid will not be liable for any losses deriving from this Program.
- The Eligible Customer is responsible for the full and timely payment of any applicable taxes as a result of the redeeming of the Stock Rewards as a Gift.

Eligibility for Participation

- The Eligible Customer must be of legal age (18 years or older) and must be a resident of Spain, France, Germany or Italy.
- Employees of Vivid are excluded from participating in the Program.
- Vivid reserves the right, at its sole discretion, to disqualify and exclude any Eligible Customer who is suspected to infringe the present Program’s terms, or any behaviour against accepted

laws protecting good practices or public order. In this case, the excluded Eligible Customer will be informed via email and not be entitled to any further redeemable gifts.

- The Eligible Customer who has made use of unauthorised aids or other kinds of manipulation will also be excluded. In such cases, prizes may also be rescinded and recalled, if necessary.

Stock Bonus Program Period

- The Program period is from Monday the 10th of May, 13:00 CET until Monday the 31st of May 2021, 17:00 CET. Vivid can decide to shorten or extend this Period at its own discretion.
- All 4 prerequisites have to be fulfilled during the Program period to make the Stock Rewards as a Gift Redeemable.
- The trades need to take place in a 90 calendar window after accepting the initial Stock Rewards as a Gift offer or before the Program Period has ended.

Stock Bonus: Elements

The Stock Bonus offered to an Eligible Customer will consist of 2 randomly selected elements:

1. A Randomly selected Company Stock out of a pre-selected pool of Stocks
 2. A Randomly selected value attributed to this selected stock between 10-100 Euros at the moment of selection
- The Stock Bonus is provided to Eligible Customers in the form of Stock Reward Points; these are Points that represent a monetary value, but are not actual money nor actual financial instruments.
 - The Stock Bonus will be offered in a Locked state in the Stock Reward Pocket as soon as the Eligible Customer has fulfilled Main Prerequisite 1 and has been invited to join the Program.
 - The Stock Bonus will be fully redeemable in the Stock Reward Pocket as soon as all Main Prerequisites are fulfilled.
 - The Stock Bonus can increase or decrease in value based on the performance of the actual underlying Stock to which it is linked; but it can never decrease more in value than the initial value applied to the Stock Bonus.
 - The Stock Bonus Program does not influence any other loyalty Program that is provided by Vivid Money GmbH and/or Vivid Invest GmbH and runs in or through the Vivid App.

Miscellaneous

- Eligible Customers are responsible for the accuracy of the provided personal information to meet all Prerequisites.
- German Law will apply to these terms and any related disputes that arise from this Program.
- Throughout the Program, your (personal) data will be processed in line with applicable Privacy Laws (GDPR).
- For further questions on this Program; please contact our Customer Care Team via the Vivid App.

Please note, any legal process is excluded, so no legal right exists to receive any prize.