

Vivid Points Program – 3 months Prime for Free

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 – 3 months Prime for Free.
- Each Eligible Customer receives a **3 months Prime for Free** as a bonus from Vivid Money 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 **separate** 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 **3 months Prime for Free**, if the New Customer makes one (1) card purchase or one (1) direct debit of at least EUR 20 ("**Transaction**") within thirty (30) 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 a 3 months Prime for Free.
- The Transaction must be at least in the amount of EUR 20.00. Two transactions of EUR 10.00 do not classify as Transaction.
- 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, i.e. Bring a Friend or 3 months Prime for Free, the Eligible Customer receives a bonus which was shared with the New Customer later than others.

2. Miscellaneous

- 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 3 months Prime for Free. 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.
- 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 initial term of the Vivid Points Program – 3 months Prime for Free is from 30 September 2020 until 30 November 2020. This term may be extended by Vivid Money by separate notification. An extension of the Vivid Points Program – 3 months Prime for Free is at the sole discretion of Vivid Money.
- Participation in the Vivid Points Program – 3 months Prime for Free can be terminated by the customer at any time without any notice period.
- In the event of misuse of the Vivid Points Program – 3 months Prime for Free by a customer or fraud of a customer in connection with the Vivid Points Program – 3 months Prime for Free Vivid Money can immediately terminate the participation of that customer in the Vivid Points Program – 3 months Prime for Free. In such a case Vivid Money reserves the right to cancel the 3 months Prime for Free.
- 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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