

Fees for usage of Vivid Services for inactive accounts

Last update: 30 August 2022

1. Subject matter

- 1.1 These special terms and conditions for inactive accounts (“STC Inactive Accounts”) apply to the Vivid Services as defined under the Vivid General Terms and Conditions of Vivid Money GmbH (“Vivid”) available on www.vivid.money (the “GTC”).
- 1.2 Should the customer’s account become inactive (as defined in Section 2 below), Vivid charges the customer a fee (as defined in Section 3 below) for maintaining the **Vivid Bank Account Access Services, Vivid Debit Card Access Services and the Vivid Multi-Currency Trading Services** (as defined in the GTC) and the required mobile application described under the STC-App+Web, to the customer.
- 1.3. The fee will only apply for customers onboarding after 27 April 2022, and to customers who have specifically agreed to these terms.

2. Inactive Accounts

Customers are only subject to a fee according to these STC Inactive Accounts if for at least 4 consecutive months of inactivity, inactivity meaning

- No transactions (payments for purchases, direct debits, transfers, fees, currency exchange and other financial transactions)

Cashback redemptions, movements between Vivid Pockets and the payment of this fee do not count as transactions

and

- No active trades (any type of movements in the portfolios of your crypto, stocks or metal pockets in your Vivid app).

3. Fee and payment

3.1 Customers pay a fee in the gross amount of EUR 0,90 per inactive month.

3.2 Customer is required to grant a SEPA Direct Debit mandate to Vivid, to charge your account for any fees you owe Vivid the fee under these STC Inactive Accounts. If no mandate is granted or the charge fails, Vivid reserves the right to request and collect the payment through other means.



4. General

4.1 These conditions STC Inactive Accounts govern exclusively the fee applicable to inactive accounts for **Vivid Bank Account Access Services, Vivid Debit Card Access Services and the Vivid Multi-Currency Trading Services**. The GTC apply to the provisions of the "STC Inactive Accounts" unless provides otherwise herein. In the event of a conflict, STC Inactive Accounts shall prevail to any other provisions in the GTC, or any conflicting provisions in any other agreement between the parties.

4.2 Capitalized terms not defined in these the STC Inactive Accounts shall have the meaning assigned to them in the GTC or the STC App + Web or the relevant STC-Vivid Service.