

Client Information according to Art. 246b German Introductory Act to the German Civil Code ("EGBGB")

1. Identity

CM-Equity AG ("CME") is a German stock corporation (Aktiengesellschaft) with its statutory seat in Munich and is registered with the Commercial Register of the local court (Amtsgericht) of Munich under registration number HRB 143533.

Contact:

CM-Equity AG

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80331 München

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Fax: +49 (0) 89 189047499

E-Mail: info@cm-equity.de

Website: www.cm-equity.de

Managing Director: Michael Kott

2. Main Activity

CME is a financial institution and investment firm licensed (inter alia) for the provision of investment brokerage according to § 1 section 1a sentence 2 no. 1 of the KWG and proprietary trading according to § 1 section 1a sentence 2 no. 4 KWG.

3. Tied Agent Notice

Vivid Invest offers the brokerage of transactions on the purchase and sale of fractional shares and fractional coins in accordance with § 1 section 1a sentence 2 no. 1 of the German Banking Act ("KWG") exclusively under the liability and for the account of CM-Equity AG ("CME"). Vivid Invest is recorded as "tied agent" of CME within the meaning of § 2 section 10 of the KWG in the register kept by the German Federal Financial Supervisory Authority ("BaFin"). The register can be accessed under www.bafin.de.

Contact:

Vivid Invest GmbH

Kemperplatz 1

10785 Berlin, Germany

E-Mail: support.invest@vivid.money

Website: vivid.money

Managing Director: Jörg Geiben

4. Key characteristics of the financial services

CME issues fractional shares and fractional coins. Fractional shares and fractional coins are OTC derivatives of actual stocks, exchange traded products (“fractional shares”) or crypto assets (“fractional coins”) as underlying. This means that the performance of fractional shares and fractional coins is bound to the performance of the underlying financial instrument. The value of fractional shares or and fractional coins reflect the actual appreciation or depreciation of the underlying. Fractional shares mirror the economic value of the underlying. However, fractional shares do not pass along any shareholder or ownership rights such as voting rights that may be attached to the underlying. Fractional shares or fractional coins do not constitute any claim for delivery in kind.

Brokerage services with regard to fractional shares and fractional coins are exclusively offered by Vivid Invest GmbH acting as tied agent according to § 2 section 10 KWG of CME and is operating a brokerage platform via its mobile app.

5. Conclusion of contract

The user of the mobile app may place orders to buy or sell financial instruments issued by CME via the app operated by Vivid Invest GmbH. The offer is defined by the amount, the price and the individual product and may be dependent on specified market developments. By confirming an order via the App, your offer is binding. Orders may only be cancelled insofar as they have not been filled. Any cancellation is to be construed as a revocation of the offer. CME is not obliged to accept the offer. CME declares the acceptance of your offer insofar as the order is filled accordingly.

6. Fees and costs

CME will charge 0,5% of the total order volume per order for fractional shares that are bound to underlying denominated in foreign currencies (i.e. US-Dollar, British Pound Sterling etc.) as foreign exchange fees. No further fees are charged.

7. Taxation

CME is generally not liable for the tax liability of its users. We recommend seeking professional tax advice. Any amount redeemed shall be generally considered to be the gross amount. Insofar as CME is legally obliged to withhold and pay taxes, especially capital gains tax, the corresponding tax will be withheld and transferred to the competent tax authority. The amounts paid out in this respect are to be understood as net amounts.

8. Risk disclosure

The services provided by CME with regards to the purchase and sale of financial instruments are subject to specific risks and its price is subject to fluctuations on the financial/investment market over which CME has no influence. You may lose parts or all of Your initial investment. Past earnings are no indicator for future earnings. Please also carefully read the Risk Disclosure as provided for additional risks involved in the financial instruments.

9. Price quotes

CME will provide so-called quotes. A quote is an indicative offer for the purchase or sale of financial instruments from CME. A quote is not an offer for the purchase or sale of financial instruments by CME.

10. Payment

Fractional shares and fractional coins can be purchased with funds that have been previously deposited in the current account with Solarisbank AG. CME may, at its own discretion, also provide for payment by credit card or other payment methods. In this case, the payment will be processed by third party service providers. Special conditions are applicable.

If consideration, fees, or costs become due and payable, the user authorizes CME to deduct these from the funds of the respective account. The amount of the fees and charges can be found in the schedule of prices and services.

Withdrawals or payouts shall be made exclusively to current accounts with Solarisbank AG in the name of the customer. Customers will receive a payment confirmation and settlement notice of their order via the app.

11. Cancellation policy

Upon opening up an account with CME, users have a right of revocation. Please refer to the revocation instruction set out in the Annex for details.

Users do not have a right of revocation for individual orders. These are orders for the purchase and sale of financial instruments whose price depends on fluctuations on the financial market, over which CME has no influence and which may occur within the revocation period.

12. Term and termination

The agreement has no specific term. CME reserves the right to limit or terminate its services at any time and without giving reasons. This is especially valid if CME has reason to believe that the security of user accounts is not guaranteed, if there is a suspicion of money laundering, in case of technical failures or maintenance work. In particular, CME may suspend users account without notice if:

- CME has reasonable grounds to believe that users make any material misrepresentation to CME and in particular in relation to age, residency and identity.
- CME has reasonable grounds to believe that users are in breach of any material provision of these terms.
- CME has reason to believe that there has been or may be a breach of laws or regulations.
- CME has not received within seven (7) working days of a request any material document or information CME has reasonably requested in writing from you in relation to the opening and/or operation of information. In addition, CME may from time to time ask you to provide reasonable up to date evidence; our right of suspension also applies if information so requested is not received within 10 days of our written request.

If CME terminates or suspends user accounts, users will not be able to place any order. However, users will be able to close their positions. CME will generally not close any of the users' open positions for them or on their behalf. Users may stop using the platform and delete user account at any time and without giving reasons.

13. Governing law and jurisdiction

The contract is governed by the laws of the Federal Republic of Germany.

If You are a consumer within the meaning of the introductory article of the French Consumer Code, the competent jurisdiction for any dispute in relation to this procedure is exclusively that of the place of your main residence.

If You are a professional within the meaning of the introductory article of the French Consumer Code, the exclusive place of jurisdiction for all disputes in connection with these proceedings is Munich, Germany.

14. Dispute resolution

In case you are a consumer, you may refer the matter to the Ombudsman: VuV-Ombudsstelle, Stresemannallee 30, 60596 Frankfurt am Main, Germany. Additionally, you may be entitled to use the European Online Dispute Resolution Platform (<http://ec.europa.eu/odr>).

15. Compensation fund

CME is a member of the EdW. If an investment firm is no longer able to meet its liabilities from securities transactions with its customers and BaFin has determined that there is a case for compensation, EdW pays a compensation. For these claims, the protection is limited to 90% of the investor's claim from securities transactions denominated in Euro against CME, up to a maximum of EUR 20,000 per investor. **Important:** This does not apply to Fractional Coins.

Right of revocation

Right of revocation: You may revoke your contractual declaration to conclude the financial services contract between you and CM-Equity AG within 14 days without stating reasons by means of a clear declaration. The period begins upon receipt of this instruction on a durable data carrier, but not before the conclusion of the contract and not before we have fulfilled our duty to inform in accordance with Article 246b § 2 para. 1 in conjunction with Article 246b § 1 para. 1 of the Introductory Act to the German Civil Code (EGBGB). The timely dispatch of the revocation suffices to comply with the revocation period if the declaration is made on a durable data carrier (e.g. letter, fax, e-mail). The revocation is to be addressed to:

CM-Equity AG
Kaufingerstraße 20
80331 München
Fax: +49 (0) 89 189047499
E-Mail: info@cm-equity.de

Consequences of withdrawal: In the event of an effective revocation, the services received by both parties must be returned. You are obligated to pay compensation for the value of the service rendered up to the time of revocation if you were informed of this legal consequence before submitting your contractual declaration and have expressly agreed that we will begin with the execution of the consideration before the end of the revocation period. If there is an obligation to pay compensation for lost value, this may mean that you will still have to fulfil the contractual payment obligations for the period until the revocation. Your right of revocation expires prematurely if the contract is completely fulfilled by both parties at your express request before you have exercised your right of revocation. Obligations to refund payments must be fulfilled within 30 days. For you, the period begins with the dispatch of your revocation declaration, for us with its receipt.

Special Note: Upon revocation of the financial services agreement, you will also no longer be bound by any contract related to this agreement if the related contract concerns a service provided by us or a third party on the basis of an agreement between