

Legal and regulatory information – Please read it carefully

Vivid Money GmbH (“Vivid Money”), is registered with the Local Court Berlin-Charlottenburg under the number HRB 209049 B, APE Code 6619B and is acting in France through its French Branch located 9 rue du Quatre-Septembre 75002 Paris, registered with the French Commercial Registry of Paris under the number RCS 532 026 119. Vivid Money is registered in France as a Non-Exclusive Representative in Banking Operations and Payment Services (MNE-IOBSP) registered under number 20007318 in the National Register of Intermediaries kept by the 'ORIAS (available at: www.orias.fr), Professional Liability Insurance taken out with Liberty Mutual Insurance Europe SE under number n° AB4FLI-001.

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- Presentation of the intermediary: MNE-IOBSP: Vivid has the statutes of Non-Exclusive Representative of Intermediary in banking operations and payment services (Articles L. 519-1, and following, R. 519-1, and following, of the Monetary and Financial Code):
- Categories: MNE-IOBSP in banking operation. Registrations in the Single Register of Intermediaries kept by ORIAS can be verified either at: <https://www.orias.fr/welcome> or at: ORIAS 1 rue Jules Lefebvre 75 311 PARIS Cédex 9. Subject to the control of the Prudential Control and Resolution Authority or ACPR, 4 Place de Budapest CS 92459 75 436 Paris Cédex 9 (www.acpr.banque-france.fr).
- as a Non-Exclusive Representative-IOBSP, the Intermediary works as an agent of several credit institutions. It does not act exclusively for any credit institution. Principals of the intermediary:

Name	Nature	Type of agreement	CA / participation d'un EC
Solarisbank	Credit institution	Partnership Agreement	17.6% direct shareholding (Bilbao Vizcaya Holding, S.A)

Information on the handling of complaints

In the event of a dispute or complaint by the customer, the contracting parties undertake to seek an amicable settlement in the first instance. The customer may submit his complaint to the following firm's address 9 rue du Quatre-Septembre 75002 Paris France, who will have 10 days to acknowledge receipt, then 2 months from receipt of the complaint to reply. Failing an amicable settlement, the parties may inform the Prudential Control and Resolution Authority (ACPR) (61 rue Taitbout 75436 Paris cedex 09). In the event of failure, the dispute may be brought before the competent courts.

Remuneration of Vivid Money (Branch in France)

Remuneration is set by the brokerage mandate for banking intermediation and payment services. It is defined according to two modes:

1. Remuneration by the banking institution;
2. Remuneration by the customer.

The List of Prices and Services of Solarisbank and Prices for Special Services in relation to Vivid Money may be found here: <https://solarisbank.com/customer-information/>.