



Vivid Crypto Rewards Program

These Terms & Conditions cover Vivid's 'Crypto Rewards Program'. The Crypto Rewards Program is a loyalty program of Vivid Money GmbH ("Vivid Money") in which eligible customers may receive certain rewards in the form of virtual assets ("Crypto Rewards"). These Crypto Rewards are granted by Vivid Digital S.r.l. ("Vivid Digital"). The granting of Crypto Rewards is linked to eligible customers' activity in the Vivid Application and conditional upon these Terms & Conditions.

Conditions for participation

In order to be eligible for Crypto Rewards, You need to meet all of the following main conditions:

1. **Vivid Money account:** Every existing or new customer of Vivid Money needs to hold an account with Vivid Money in order to be able to participate in the Crypto Rewards Program.
2. **Vivid Digital account:** Every existing or new customer of Vivid Money needs to hold an account with Vivid Digital in order to be able to receive any Crypto Rewards from Vivid Digital as part of the Crypto Rewards Program.
3. You have been invited to participate in the Crypto Rewards Program via the Vivid Application. Please be aware that the Crypto Rewards Program is an invitation-only program and that you have no rights to claim access to this program.

In order to open an account with Vivid Money and Vivid Digital, You must successfully pass both onboarding trajectories. In the event that, for whichever reason, You do not successfully pass one or both onboarding trajectories or You are offboarded, the right to any Crypto Rewards deriving from the Crypto Rewards Program is automatically revoked.

Crypto Rewards Program

- The Crypto Rewards Program includes multiple conditions for customers to be eligible to receive Crypto Rewards. These conditions might change over time. Vivid will inform You of the applicable conditions via the Vivid Application or otherwise.
- Any initially granted Crypto Rewards allocated to You in relation to later cancelled, revoked or reversed transactions may be withdrawn or cancelled by Vivid. This also applies to any virtual asset already received by you in your Vivid Digital account.
- Your entitlement to - and amount of - Crypto Rewards depends on your Vivid Money subscription (Standard or Prime), your activity within the Vivid Application (e.g. the value and volume of your payment transactions with Vivid) as well as any further conditions specified in the Vivid Application.
- You will only be able to receive Your Crypto Rewards in your account (Crypto Pocket) with Vivid Digital. Any Crypto Rewards shown to you in the Vivid Application prior to you having opened a Crypto Pocket have not yet been granted to you. Such grant shall be conditional upon you opening a Crypto Pocket with Vivid Digital first. **Please be aware that if you do not pass the onboarding with Vivid Digital, or you have been offboarded as a customer of Vivid Digital, you will not be eligible to receive the Crypto Rewards that are shown to you in the Vivid Application.**
- Vivid reserves the right to exclude You from the Crypto Rewards Program if you (have tried to) breach these Terms & Conditions, any other terms & conditions of Vivid or any of its partners, or any applicable laws and regulations. Any Crypto Rewards already granted in connection with such illegitimate behaviour can be reclaimed by Vivid, including the recovery of losses via the liquidation of any other assets you hold within the Vivid Application.



- You voluntarily participate in the Crypto Rewards Program. If Crypto Rewards are not appropriate for you based on your background, knowledge and experience, You should refrain from participating in the Program.

Your Crypto Rewards

- Your Crypto Rewards are shown to you in the Vivid Application after you have met the precondition(s). However, please be aware that you will only receive these Crypto Rewards once you have opened an account (Crypto Pocket) with Vivid Digital.
- The value of your Crypto Rewards is shown to you in euros. In the Vivid Application you may link your Crypto Rewards to one or more virtual assets. As soon as you have onboarded with Vivid Digital and opened a Crypto Pocket, you will receive such virtual asset(s) in an amount equivalent to the monetary value of your Crypto Rewards. For example, if you have EUR 10 worth of Crypto Rewards linked to Bitcoin at the moment you open a Crypto Pocket, You will receive EUR 10 worth of Bitcoin at the then prevailing exchange ask price in your Crypto Pocket.
- **Please be aware that due to fluctuations in the market price of the linked virtual asset(s), the amount in virtual asset(s) you receive may be less than you expected.**
- Please be aware that you have no ownership rights to any Crypto Rewards, the linked virtual asset(s) or monetary value thereof, until the moment you receive the linked virtual asset(s) in your account (Crypto Pocket) with Vivid Digital.
- As of this moment, the virtual asset is owned by you, with full discretion to sell, store or transfer the virtual asset in accordance with the terms and conditions of Vivid Digital.
- Any Crypto Rewards that have not yet been received by You in the form of virtual assets in your Vivid Digital account (Crypto Pocket), e.g. because you have not passed onboarding with Vivid Digital, may be revoked or cancelled by Vivid at any time.
- Crypto Rewards that have not yet been received in the form of virtual assets in your Vivid Digital account (Crypto Pocket) are not transferable, unless Vivid indicates otherwise.

Miscellaneous

- For any complaints relating to the Crypto Rewards Program, You can contact Vivid's Customer Care teams via the Vivid Application.
- Any existing Stock Rewards You might still hold will be maintained in your Stock Rewards Pocket under the applicable conditions; as soon as you start participating in the Crypto Rewards Program, Vivid has the right to stop your access to the Stock Rewards Program.
- **Please be aware that you are solely responsible to comply with any tax obligations deriving from your participation in the Crypto Rewards Program. Vivid does not provide any tax advice or tax reporting and does not withhold any taxes for you on your behalf.**
- You acknowledge and agree that you shall assume all risks related to any and all of your trading activities as a result of participating in the Crypto Rewards Program. Vivid shall not be liable for any such risks or adverse outcomes.