

Vivid Money B.V. – Special Terms and Conditions

Crypto Boost

Last updated: 1 July 2025 - v. 1.0

1) Scope of application

- a) These special terms and conditions (**Special Terms**) apply to the legal relationship between you (**Client** or **you**) and Vivid Money B.V. (**Vivid NL** or **we**) and regulate the Crypto Boost feature (see Clause 2.1 below) provided to You by Vivid NL.
- b) These Special Terms are supplemental to, and form part of, the client agreement entered into between Vivid NL and You (the **Client Agreement**).
- c) In case of any conflict between these Special Terms and the terms of the Client Agreement, the terms of these Special Terms take precedence. Terms not defined in these Special Terms shall have the meaning given to them in the Client Agreement.

It is very important that you understand how our Crypto Boost works. Please do not make use of our Crypto Boost if you have not read and completely understood these Special Terms, the Client Agreements and all risks involved (see Clause 4 below).

2) How it works

- a) With Vivid NL, you can buy and hold some of the Crypto-Assets available in the Crypto App¹ and only pay for them after a certain amount of time (for example after one day). This is possible because Vivid NL may defer (part of) your payment obligation for the Crypto-Assets you bought to a later moment in the future. This feature is called our “**Crypto Boost**”. Please be aware that our Crypto Boost is not a loan nor a margin trading feature.
- b) With our Crypto Boost you can buy a certain amount of Crypto-Assets while we defer part of your payment obligation to a later moment. For example: you want to buy EUR 300 of Bitcoin with a “3X Crypto Boost” until “the end of the same day”:
 - i) With this “3X Crypto Boost” the “3X” stands for the ratio between the total worth (or amount) of Crypto-Assets you buy (EUR 300) and the total amount you pay for at the moment of acquisition (EUR 100). This means that you only pay EUR 100 now, while the remaining EUR 200 of the total acquisition price of EUR 300 is payable at the end of the day at midnight. Please be aware that the maximum ratio may differ per Crypto-Assets as it is based on a Crypto-Asset’s volatility and other characteristics.

¹ Please be aware that our Crypto Boost is not available for all Crypto-Assets you can trade with Vivid NL. Please see in the Crypto App which Crypto-Assets can be traded with our Crypto Boost.

- ii) In this example, you will immediately receive and hold the entire amount of Bitcoin you bought for EUR 300 in your wallet, while you have at that moment only paid EUR 100. Please be aware that any applicable transaction fees (see Clause 16 of the Client Agreement) will be applied to the entire value of your transaction (which is EUR 300 in this example).
- iii) Immediately after your transaction, any changes in the price of the total amount of Bitcoin you acquired are for your benefit and account. This means that if the price of Bitcoin goes up by 20%, your profit is calculated as 20% of the total amount of Bitcoin you acquired for EUR 300. However, if the price of Bitcoin goes down by 20%, your loss is also calculated as 20% of the total value of Bitcoin you acquired for EUR 300.

Please be aware that if the value of the Crypto-Assets you bought with the Crypto Boost drops below certain thresholds (the “Liquidation Thresholds”), your entire position will be automatically closed by Vivid NL (see Clause 3 below for more information).

- iv) As in the example your “3X Crypto Boost” ends at the end of the same day at midnight, you are required to pay the deferred part of your payment obligation equal to EUR 200 to Vivid NL before that moment. This payment is automatically made by you when you close the entire position you bought with the Crypto Boost (as Vivid NL will automatically deduct the outstanding deferred payment amount of EUR 200 and any applicable transaction fees from the proceeds of this sell transaction).

Please be aware that by using our Crypto Boost, you acknowledge and agree that if you do not timely pay the outstanding part of your payment obligation as set out in Clause 2(b)(iv) above, Vivid NL has the right to automatically close your position at the moment your Crypto Boost expires (at the then prevailing market conditions) and deduct the outstanding deferred payment amount, and the applicable transaction fees, before paying the remainder of the proceeds (if any) to you.

- c) Vivid NL may impose restrictions on the minimum and maximum amount that you can invest with our Crypto Boost. These minimum and maximum amounts will be shown to you in the Crypto App.
- d) Vivid NL may also at its own discretion decide to at any time restrict access to our Crypto Boost services for individual Clients or groups of Clients.

3) Liquidation Thresholds

- a) To ensure that you can meet your outstanding deferred payment obligation in relation to your Crypto Boost, we are allowed to close your entire Crypto Boost position if the total value of the price decrease reaches a certain percentage of your initial investment (“Liquidation Thresholds”).
- b) For example, you invest EUR 100 to buy with a “5X Crypto Boost” EUR 500 worth of Bitcoin (which has a Liquidation Threshold of 60%). In this case your entire position will

be automatically closed by Vivid NL when the price drops more than 12% from the initial value (as the total value of your initial EUR 100 investment has decreased by more than $5 * >12 = >60$, which is more than 60% of the initial EUR 100 investment). If instead you had invested EUR 100 with a “3X Crypto Boost” to buy EUR 300 worth of Bitcoin (which still has a Liquidation Threshold of 60%), your entire position will automatically be closed when the price of Bitcoin drops more than 20% (as $3 * >20 = >60$, which is also more than 60% of the initial EUR 100 investment).

- c) As these Liquidation Thresholds are based on volatility and other characteristics, they may differ per Crypto-Assets. In the Crypto App we will always inform you of the Liquidation Threshold of the Crypto-Assets that you buy with our Crypto Boost.
- d) After the Liquidation Threshold has been triggered, Vivid NL will automatically close your position (at the then prevailing market conditions) and deduct the outstanding deferred payment amount, and the applicable transaction fees, before paying the remainder of the proceeds (if any) to you.
- e) By using our Crypto Boost, you acknowledge and agree that Vivid NL has the right to sell the Crypto-Assets you bought with our Crypto Boost when their value drops below the relevant Liquidation Threshold. Please be aware that the Liquidation Thresholds do not function as a ‘stop-loss feature’ but only trigger the start of the closure of your position by Vivid NL at the then prevailing market prices (which could already be lower than the price that initially triggered the Liquidation Threshold). This means that your eventual loss may be higher than the relevant Liquidation Threshold.

It is very important that you understand the Liquidation Thresholds and what they might mean for you when you use our Crypto Boost.

4) Risks

- a) Please be aware that the value of Crypto-Assets can go up or down and there can be a substantial risk that you lose money when buying, selling, holding, or investing Crypto-Assets with us. You should carefully consider whether trading or holding in crypto and using our Crypto Services is suitable for you in light of your financial condition. You are strongly advised to carefully read Clause 9 of the Client Agreement as well.
- b) Please also be aware that investing in Crypto-Assets with our Crypto Boost increases the risk of you losing your entire initial investment is even bigger. For example, if you invest EUR 100 in Bitcoin with a “5X Crypto Boost” with an 80% Liquidation Threshold, a price drop in the value of Bitcoin of more than 20% means that you have lost your entire initial investment of EUR 100.

You should carefully consider whether using our Crypto Boost is suitable for you in light of your financial condition.

5) Frequently Asked Questions (FAQs)

To provide you with more information about our Crypto Boost services, and to answer some of our Clients’ most frequently asked questions, we publish Frequently Asked Questions Documents (**FAQs**). FAQs contain helpful information and we strongly

recommend that you read them. All FAQs related to Vivid NL and the Crypto Boost services can be found at our website and in the Vivid App.