

## English

### Governance

Vivid Money BV was founded in Amsterdam on June 5th, 2020. In this document we provide information about the legal structure and regulators of Vivid Money BV and Vivid Money BV Board of Directors members at the same time.

### Supervision of Vivid Money BV

Vivid Money BV was founded as a B.V., a Dutch private limited company (besloten vennootschap, in Dutch).

### *Internal supervision*

To ensure comprehensive oversight of Vivid Money BV's operations, we have implemented a governance structure consisting of two tiers.

First and foremost, Vivid Money BV has a Board of Directors. The Board of Directors consists of three Board members and is jointly responsible for the day-to-day operations of Vivid Money BV. Within the Board of Directors there is a clear division of responsibilities, with each of the Directors having their own focus points.

Finally, the firm's Board of Directors is overseen by the Board of the firm's Shareholder Vivid Money HoldCo Limited (Ireland) Board.

We believe that this governance structure is, given our current size and complexity, the most suitable setup to assure correct checks and balances within the Vivid Money BV.

### *Vivid Money BV Board of Directors*

#### **Esmond Berkhout**

CEO of Vivid Money BV

Esmond is an experienced professional, who has worked in the financial sector his whole career and acted in various senior- or board roles both with financial institutions, such as ING, Van Lanschot Kempen, GarantiBank, DeGiro and bunq, and for the Dutch regulator, the Dutch Authority for the Financial Markets. He joined Vivid Money BV in May 2022.

#### **Eduard van Asten**

CCRO of Vivid Money BV

Eduard van Asten has spent his entire career so far in the financial services industry, covering a wide variety of financial services; banking, international payments, insurance, mortgages, crypto trading and most important investing. Eduard has had a strong exposure to the investment business with his previous roles at ABN AMRO, Saxo/BinckBank, ING and Vivid Money. The experience he has gained has been gathered at a wide majority of bigger and smaller financial service providers operating on

global, European and national level, resulting in insights in a wide variety of organisations and approaches to, amongst others, general management, governance and risk and compliance management.

### **Koen Kuperus**

COO of Vivid Money BV

Koen has extensive experience in financial services. Before joining Vivid Money BV in July 2021, Koen was employed at Caceis where he held various positions. Before that he worked at some smaller investment firms. Koen also was involved in starting an online investment firm before.