

## Summary Remuneration policy and practices

Vivid Money BV (hereafter 'Vivid') aims to recruit and retain qualified, knowledgeable and integer individuals who adhere to good principles of client service. Therefore, this Policy aims to align the personal objectives of Employees with the long-term interests of Vivid NL and its Clients.

We believe that a sound remuneration policy should comply with the relevant laws and regulations. This Remuneration Policy clarifies the general principles of remuneration for Vivid and how this is translated into processes and is aimed to encourage responsible business conduct, fair treatment of clients as well as avoiding conflict of interest in the relationships with clients.

### General principles on Remuneration

The Policy is:

1. fair and understandable
2. supporting our mission and corporate values.
3. supporting acting in the client's best interest.
4. is consistent with and promotes an effective risk management, compliance, and controlling culture of Vivid.

While the policy is intended to be flexible, it is also there to provide clear guidelines on the payment structure and to safeguard a sound capital base.

The remuneration within Vivid comprises a fixed component and a variable component. A sound balance between the fixed and variable components of remuneration avoids incentives to assume inappropriate risks and at the same time produces positive effects on risk-sharing and incentivizing safe and sound performance.

The fixed component of the total remuneration is large enough for maintaining a flexible remuneration policy, including the possibility of not providing a variable remuneration.

The variable component of remuneration is based on a combination of the assessment of the performance of the individual and of Vivid as a whole and can consist of cash payment or equity-linked products.

Currently Vivid is currently, according to RBB Wft 2021 Annex B, art 12a not obliged, but it may, to pay the variable component partially in financial instruments and also doesn't have to apply retention and/or deferral over a certain period to the variable component.

### Cap on variable remuneration

Vivid is a Dutch licensed investment firm and as such subject to the cap on variable remuneration as stipulated in article 1:121 of the Act on Financial Supervision. For employees working out of The Netherlands the cap is set at 20% of the fixed component, for employees mainly working from outside The Netherlands it is 100%. Vivid currently doesn't apply any of the possible exemptions on the cap.

### Annual Review

The management board in its supervisory function has adopted the remuneration policy. The

remuneration policy is reviewed on an annual basis by the compliance department, in order to ensure compliance with national laws and regulations. The implementation of the remuneration policy is subject to central and independent review performed annually by the internal audit department, in order to assess its compliance with policies and procedures laid down by the management board in its supervisory function.

In 2022 there were no employees of Vivid who received a remuneration of more than 1 million euro. In 2022 the total amount of variable remuneration was 33.779 euro.