

Vivid Special Terms and Conditions

Debit Card Access Services

1. Scope of application

- 1.1 These special terms and conditions ("**STC-Debit Card**") apply to the business relation between the customer and Vivid as provider of a mobile application ("**Vivid App**") and a website www.vivid.money ("**Vivid Web**" - Vivid Web and Vivid App collectively referred to as "**Vivid Web + App**") and regulate the Vivid Debit Card Access Services provided by Vivid.
- 1.2 The STC-Debit Card supplement the Vivid General Terms and Conditions ("**GTC**") and the Vivid Special Terms and Conditions Web + App ("**STC-Web + App**") and must be read together with the Vivid Special Terms and Conditions Bank Account Access Services ("**STC Bank Account**"). Terms not defined in the STC-Debit Card shall have the meaning given to them in the GTC, the STC-Web + App or the STC Bank Account.

2. Vivid Debit Card Access Services

- 2.1 Vivid, on behalf of solarisBank, offers the customers via the Vivid App VividCards as described herein ("**Vivid Debit Card Access Services**").
- 2.2 A VividCard can either be
- (a) a physical VividCard: The customer will be issued two VISA debit cards:
 - (i) One physical VISA debit card with no PAN presented at the surface of the card, that will be delivered to the customer and that is designed for card presented purchases.
 - (ii) One virtual VISA debit card that is designed for e-commerce purchases without card-presence;
 - (b) a virtual VividCard: The customer will be issued one VISA debit card. This debit card is designed for e-commerce and for certain contactless card-presented operations like Google Pay or ApplePay.

(together the "**VividCards**").

2.3 Functionalities of the VividCards

2.3.1 In the Vivid App, the customer can view (to the extent provided): for

- (i) a physical VividCard: last 4 digits of PAN and CVV of physical Visa debit card and PAN, CVV and expiry date of virtual Visa debit card, and

(ii) a virtual VividCard: PAN, CVV and expiry date

and the customer can manage the VividCards, i.e. activate, block, unblock or close the VividCards.

2.3.2 Each VividCard is linked to one specific Pocket. When opening the first Pocket in the Vivid App, customer will be issued a physical VividCard as described in (a) above linked to the Pocket with the SEPA-connected EUR-denominated bank account. The VividCards can be relinked to other Pockets of the customer or to which the customer has been authorized. Transactions and reservations with the VividCard will be settled with and made to the Pocket to which the VividCard is linked according to the logic set forth in detail in solarisBank's List of Prices and Services which can be found under <https://www.solarisbank.com/en/customer-information/> and www.vivid.money.

2.4 Further details of the functionalities of the VividCards can be found on www.vivid.money and in solarisBank's Conditions for Payments via Virtual Debit Cards and Special Terms and Conditions for the Use of the Vivid Money Cards (available under <https://www.solarisbank.com/en/customer-information/>).

3. Vivid acting as outsourcing provider for solarisBank

3.1 Any VISA debit card is issued by solarisBank.

3.2 The operation of a debit card is to be classified as banking business pursuant to section 1 para 1 of the German Banking Act (*Kreditwesengesetz* - "**KWG**") and payment service pursuant to section 1 para 1 of the German Payment Service Supervisory Act (*Zahlungsdienstenaufsichtsgesetz* - "**ZAG**").

3.3 Vivid is not licensed to provide banking business pursuant to section 32 para 1 KWG or payment services pursuant to section 10 para 1 ZAG and provides Vivid Debit Card Access Services therefore exclusively as outsourcing provider (*Auslagerungsunternehmen*) pursuant to section 25b KWG or section 26 ZAG for solarisBank.

4. Access to Vivid Debit Card Access Services

4.1 Following Registration and receipt of a confirmation in accordance with section 4.4 STC-Web + App the customer will be given the opportunity to select Vivid Debit Card Access Services (which can only be selected together with Vivid Bank Account Access Services).

4.2 Access to the Vivid Debit Card Access Services requires the customer to comply with the registration procedure ("**Vivid Card Registration**") set forth in the STC-Web + App.

4.3 By completing the Vivid Card Registration the customer makes a binding offer

(a) to solarisBank for entering into a contract on the use of debit card(s) on the basis of the solarisBank Special Terms and Conditions for the Use of the Vivid Money Cards (please see for further detail: <https://www.solarisbank.com/en/customer-information/>), and

(b) to Vivid for entering into a contract on the use of the Vivid Debit Card Access Services on the basis of the Vivid TC.

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- 4.4 If Vivid accepts such offer in its own name and in the name of solarisBank it will send a confirmation to the Customer Email Address as a consequence of which the customer shall be entitled to use the Vivid Debit Card Access Services.