

Vivid Money B.V. – Special Terms and Conditions

Interest Rate Pocket

1. Scope of application

- 1.1 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 Interest Rate Pocket (see paragraph 2.1 below) provided to You by Vivid NL.
- 1.2 These Special Terms are supplemental to, and form part of, the Client Agreement entered into between Vivid NL and You. Please be aware that in addition to these Special Terms, the terms and conditions of the Vivid NL Client Agreement (including any other supplemental special terms) also apply to Your usage of Your Interest Rate Pocket.
- 1.3 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 Vivid NL Client Agreement.

2. The Interest Rate Pocket

- 2.1 The **Interest Rate Pocket** is a separate investment account (Pocket) You can open with Vivid NL. After You have opened an Interest Rate Pocket, You can invest your money in euro (EUR) and US dollars (USD) money market funds from reputable asset managers, such as BlackRock (**Money Market Funds**). More information about the Money Market Fund(s) in which your money is invested can be found on Our Website and in the App.

Please be aware that different costs and fees may apply to investments in an EUR Money Market Fund and an USD Money Market Fund. See Clause 5 of these Special Terms for more information.

- 2.2 Depositing funds into your Interest Pocket, and investing in Money Market Funds, is done in accordance with Clause 7 of the Vivid NL Client Agreement (a **Deposit**).
- 2.3 Withdrawing funds from your Interest Rate Pocket, and selling (part of) your position(s) in Money Market Funds, works as set out in Clause 2.4 below (a **Withdrawal**). Please be aware that Clause 7.3 of the Vivid NL Client Agreement does not apply to Withdrawals.
- 2.4 You can Withdraw the funds in Your Interest Rate Pocket by placing a Sell Order in relation to the Money Market Funds You hold. Depending on the terms of Your Withdrawal¹, You will (i) receive 100% of the funds² in your Vivid Money account

¹ Such as the percentage of Your Interest Rate Pocket balance you Withdraw, the time and day You place Your Withdrawal and the currency of the Money Market Fund which you are selling.

² Minus any applicable transaction fees and other related costs. Please see Clause 6 of these Special Terms.

immediately or (ii) receive a high percentage of the funds immediately (more than 90%) and the remaining percentage³ after Your Withdrawal has been processed. Please be aware that processing Your Withdrawal may take up to a couple of business days.

- 2.5 All information about Withdrawals and the percentages that are paid out immediately - and after processing - are shown to You in the App and on Our Website.
- 2.6 You cannot cancel a Withdrawal or Deposit after it has been received by Vivid NL and transmitted for execution to an Executing Broker.

3. Access to the Interest Rate Pocket

- 3.1 Please be aware that Vivid NL may at its sole discretion refuse to let You open an Interest Rate Pocket or transmit Your order to buy or sell a Money Market Fund (in which case Your order will not be executed). Article 11 of the Client Agreement also applies to such right of refusal.
- 3.2 You are at all times able to terminate Your legal relationship with Us with immediate effect and in accordance with Article 18.1 of the Client Agreement.
- 3.3 Vivid NL may also decide to terminate the legal relationship with You. The grounds for Us to do so, and the terms and conditions of such termination, are set out in Article 18 of the Client Agreement. Please be aware that if We terminate Our relationship with You, the terms of Article 18.4 of the Client Agreement do also apply to the Money Market Funds you hold in Your Interest Rate Pocket(s).

4. Interest

With the Interest Rate Pocket You can receive a variable interest rate on your EUR and USD deposits. Please find the up-to-date overview of interest rates that you can receive on the funds invested in Your Interest Rate Pocket on Our Website.

5. Costs and fees

On Our Fees Page, You find all relevant information about the fees and costs that Vivid NL charges You for making use of the Interest Rate Pocket (and any additional services). The Fees Page can be found at www.vivid.money/en-de/legal-documents/.

Vivid NL reserves the right to change these fees and costs at any time and with immediate effect. If We do so, we will always try to inform you of such changes in advance. The Fees Page published on the Website and in the Invest App always shows the current transaction fees and costs.

6. Tax

Vivid NL will not withhold any taxes for You in relation to transactions to and from Your Interest Rate Pocket. You should be aware that any gains arising from Your Interest Rate Pocket may be subject to income tax in your jurisdiction.

³ Minus any applicable transaction fees and other related costs. Please see Clause 6 of these Special Terms.

7. Risks

Please be aware that investing funds in Our Interest Rate Pocket is subject to risks, and that the value of Your investments may decrease.

The most important risks related to investing are explained in Vivid NL's Risk Disclosure Document on the Website. If any part of these Special Terms, the Client Agreement and/or the Risk Disclosure Document is unclear, You should contact Our Customer Care team before starting to use Our Interest Rate Pocket.

8. Frequently Asked Questions (FAQs)

To provide You with more information about using Our Interest Rate Pocket, and to answer some of Our Clients' most frequently asked questions, we publish Frequently Asked Questions Documents (**FAQs**).

FAQs contain helpful information and We recommend that You read them. All FAQs related to Vivid NL and the Interest Rate Pocket can be found at our website and in the Vivid App.