

Terms and Conditions - Customer Promotions

These terms (hereinafter: **"Terms and Conditions"**) apply to the Promotions outlined below.

These Terms and Conditions replace any other previous Customer Promotion terms, including the Terms and Conditions Refer-a-Friend, offered by Trade Republic Bank GmbH (hereinafter: **"Trade Republic"**).

Trade Republic may temporarily replace these Terms and Conditions and the promotions contained therein with other terms and conditions. This will be visible to New Customers during registration and to Existing Customers when sending their referral code via the Trade Republic app.

These Terms and Conditions apply to the following types of promotions: **"Free-Stock Promotion"** (Clause 2.1) for new customers, **"Refer-a-Friend Promotion"** (Clause 2.2) - the referral of new customers by existing customers, and **"Promo Code Promotion"** (Clause 2.3).

The specific details of the Promotions and the requirements of the respective bonus, are displayed to eligible customers in their Trade Republic App (**"App"**) respectively. Additionally, the main terms of the currently running Promotions are also displayed on the website www.traderepublic.com (**"Website"**).

1. Eligible group of participants

1.1 Existing Customers

Existing Customers are persons that have an open Trade Republic customer account (**"Existing Customer"**). Existing Customers, who are underage, even if they are owners of a so-called child account, are not eligible to refer new customers.

1.2 New Customers

A new customer is a person who is 18 years or above, was not a customer of Trade Republic before and opens a customer account (**"New Customer"**). New Customers may, depending on the availability of a Promotion in their place of residence and their eligibility, participate in either of the three Promotions, the applicable conditions are described below. Each New Customer can only redeem one Promotion in total.

1.3 Eligible Locations and place of residence

To participate in the Promotions, the New Customer and Child Account owner need to be both residents of Germany.

To participate, New and Existing Customers must be residents of a contract country, in which the respective promotion is currently being offered. The terms under which the promotions are offered are set out in the Terms and Conditions available in the app for each customer's contract country and apply accordingly. If an Existing Customer residing in one contract country refers a New Customer residing in another contract country, the Terms and Conditions applicable to their respective countries of residence and available in the app shall apply to each customer respectively.

2. Promotions and Bonus Conditions

2.1 Free-Stock Promotion

2.1.1 The Free-Stock Promotion is limited in time and restricted to a predefined budget which is set by Trade Republic before the promotion starts and within its reasonable discretion. New Customers that start the registration process within the respective promotion time period will automatically participate. Trade Republic will indicate in the App and /or on its Website whether the Free-Stock Promotion is available.

2.1.2 If the New Customer fulfils the Bonus conditions, the New Customer will receive a stock fraction (hereinafter as '**Stock**') or an exchange-traded fund fraction (hereinafter as '**ETF**') randomly selected from a specific pool, with a value between **5 and 200 euros** at the time of allocation (hereinafter as '**Free-Stock Bonus**') as part of this Promotion.

2.1.3 To receive the Free-Stock Bonus the following requirements must be fulfilled:

- The New Customer did not enter a personal Referral Code from another customer or a Promo Code when registering. If the New Customer uses such a code when registering, the corresponding Promotion will be claimed and the Free Stock Promotion can therefore no longer be claimed.
- Registration must be successfully completed and a Trade Republic customer account must have been opened before Trade Republic ends the respective Free-Stock Promotion (e.g. because the budget has been exhausted).
- The current, additionally applicable bonus conditions for the specific Promotion are displayed in detail in the app and must be fulfilled within 21 calendar days of the date on which the account was opened. Depending on the Promotion currently offered and the place of residence of the New Customer, these bonus conditions may require the New Customer to deposit a certain amount (up to a maximum of 3 000 EUR) into their account and use their account to make a certain number of (up to a maximum of five chargeable) investments in financial instruments (savings plans are excluded).

2.1.4 Restrictions - specifically a possible **90 days restriction with regard to the sale and pay-out of the Free-Stock Bonus** - are applicable, as explained below in Clause 3.

2.1.5 The predefined budget will be allocated on a first come first service basis. The relevant time with regard to the overall budget and when a bonus opportunity is allocated is the start of the registration process. Once the budget has been exhausted, due to the budget being fully allocated through bonus opportunities, Trade Republic may deactivate the Promotion. Trade Republic may then offer different types of or differently valued Promotions at its own discretion.

2.2 Refer-a-Friend Promotion

2.2.1 With the Refer-a-Friend Promotions, both the New Customer and the Existing Customer can receive a bonus. The bonus is not necessarily the same, and this also applies to the bonus amount and the bonus type. It may be that different conditions must be met by each customer. For example, an Existing Customer may receive the bonus, if a New Customer deposits a certain amount, but the New Customer will only receive the bonus if this amount is also invested, savings plans have been set up or similar conditions are met.

2.2.2 Both the New Customer as well as the Existing Customer receive a Stock or ETF randomly selected from a specific pool, with a value between **5 and 200 euros** at the time of

allocation, (hereinafter also referred to as the '**Referrer Bonus**'), if the following conditions are met:

- The Existing Customer has sent their personal referral code to a natural person of legal age, who has not yet started the registration process to open a Trade Republic customer account (the New Customer).
- The New Customer applies the referral code by using the referral link when starting the registration process.
- The New Customer has fulfilled the current, additionally applicable bonus conditions regarding the specific promotion within 21 calendar days of the date on which the account was opened. These additional bonus conditions are displayed in detail within the app. Depending on the currently offered Promotion and the place of residence of the New Customer, these bonus conditions may require the New Customer to deposit a certain amount (up to a maximum of 3 000 euros) into their account and to make a certain number of investments (up to a maximum of five chargeable investments) in financial instruments (savings plans are excluded) using their account.
- An Existing Customer can only receive the Referrer-Bonus once per New Customer, independent from, if and how many Child Accounts are additionally opened by the New Customer.

2.2.3 Restrictions - specifically a possible **90 days restriction with regard to the sale and pay-out of the Referrer-Bonus** - are applied to the Referrer-Bonus as explained below in Clause 3.

2.2.4 The Existing Customer may not distribute the personal referral code publicly or have it distributed by a third party. The distribution is public, if the Existing Customer uses communication channels and media without individual reference (e.g. YouTube, WhatsApp groups, podcasts, messenger channels, mass emails, online forums, coupon websites). The Refer-a-Friend Promotion is offered for personal and non-commercial purposes only.

2.2.5 An Existing Customer can only refer an overall maximum total of 40 New Customers or receive a maximum total Bonus amount of 2 000 euros. This includes previous referrals under other Promotion Terms. This does not affect the bonus for the New customer.

2.3 Promo Code Promotion

2.3.1 New Customers can receive either a Stock or ETF randomly selected from a certain pool with a value ranging from 5 to 200 euros at the time of allocation (also referred to as "**Promo Code Bonus**") when using a Promo Code ("**Promo Code Promotion**") that has been publicly shared by another person like an Influencer, celebrity, etc. .

2.3.2 To receive the Promo Code Bonus, the following requirements must be met:

- The New Customer must use an active promotion code by clicking a promotional link (hereinafter: "**Promo Code**") which refers them to the Trade Republic.
- The respective Promo Code Promotion must still be ongoing (different promotions have different periods and budgets). This means that only New Customers that start the registration process while using the respective Promo Code, while the Promotion is

active have the opportunity to participate. The times when a promotion is active is communicated by the third party like the influencer.

- The New Customer must fulfill the Promo Code Promotion Conditions which are communicated in the respective promotion by the third party like the influencer and visible in the Trade Republic app. Depending on the promotion currently offered and the place of residence of the New Customer, these conditions may require the New Customer to deposit a certain amount (up to a maximum of 3 000 euros) into their account within 21 calendar days of the date on which the account was opened and use their account to make a certain number of (up to a maximum of five chargeable) investments in financial instruments (savings plans are excluded).

2.3.3 The budget is allocated on a first come first serve basis with the start of the registration process being the relevant time, when a bonus opportunity is allocated. Once the budget has been exhausted, due to the budget being fully allocated through bonus opportunities, Trade Republic may terminate the Promotion.

2.3.4 Restrictions - specifically a possible **90 days restriction with regard to the sale and pay-out of the Promo Code Bonus** - are applied to the Referrer-Bonus as explained below in Clause 3.

3. Bonus Allocation and Bonus Restriction

3.1 Customers only receive a Bonus if all applicable requirements of the respective promotion, including requirements communicated in the app, have been met within the specified time frame. Insofar as a display is already made in the app prior to the Bonus receipt, this is merely a bonus opportunity allocated to the customer.

3.2 An earned bonus will be allocated directly into the respective Trade Republic customer account within 30 days after respective bonus requirements have been met. Customers are not entitled to request bonuses being transferred to other customer accounts or paid out.

3.3 Trade Republic is entitled to block the selling and transfer of the Bonusses of all Promotions for a maximum period of 90 days respectively. This is also done in order to prevent fraud and misuse. This means that the equivalent to the Bonus original value has to remain in the customer account in the form of the respective Stock/ETF (hereinafter: "**Share Blocker**"). The exact amount and duration of the Share Blocker is displayed in the customer account. After this period, the Share Blocker is lifted and the customer can freely dispose of the Bonus. In case of a significant change in the Bonus value, the customer may reach out to Trade Republic service to lift the block prior to the set duration. The customer may also reach out in case the blocker leads to an overly burdensome result for the customer.

3.4 The Share Blocker does not have any negative effects on other customer rights or consumer rights, like the right to terminate their account. In case Customers decide to close their Trade Republic account during the Share Blocker period, Trade Republic is however entitled to claim back the granted Bonus. Depending on the amount of time lapsed, Trade Republic's claim will be reasonably adapted.

4. Restrictions and Exclusions

4.1 Only customers who are in an ongoing customer relationship with Trade Republic at the moment the Bonus requirements are fulfilled receive a Bonus. This means that If an account is terminated (either by the Customer for any reason or by Trade Republic for cause) prior to the

receipt of a Bonus, the Customer does not have a right to receive the Bonus anymore.

4.2 The New Customer can only benefit either from a personal referral code or a Promo Code as part of their registration; the last code used is valid, even if it provides less value. Persons who have already been Trade Republic customers before are not eligible to receive a New Customer Bonus.

4.3 Trade Republic may, in its reasonable discretion, exclude individual customers from the Promotions, if they are abusive, fraudulent, or in violation of the Terms and Conditions or restrictions of the Promotions or act in a similar manner.

4.4 In the event that Trade Republic becomes aware of commercial use of any of the Promotions or their public dissemination by the customer after the granting of the Bonus, Trade Republic may claim granted Bonuses back from the customer or, if still available on the customer account, simply charge these Bonuses back.

4.5 Trade Republic decides within its sole discretion whether a person can become a customer or not. Participation in any Promotion does not grant the Customer any rights beyond the rights granted by these terms, this specifically means that a Customer does not have any right to preferential treatment or the general right to open an account with Trade Republic. This also means that Trade Republic is not obliged to review customer or child account registration on an expedited basis in order to ensure that a person receives a Bonus. However, Trade Republic may not deliberately delay its internal Know-Your-Customer processes to prevent users from receiving a Bonus.

5. Change of Terms and Conditions and Exclusions

5.1 Trade Republic reserves the right to modify or terminate the Promotions at any time without prior notice and without giving any reason, particularly in case of significant misuse or abuse of a certain promotion. Changes to or the termination of Promotions does not apply to New Customers who started the registration process before the change or termination became effective.

5.2 Trade Republic is under no obligation to offer promotions or not change promotions (including Refer-a-Friend promotions) simply because these promotions have been offered for a prolonged period of time.

5.3 Changes to the Promotions, except for changes to Promo Code promotion which are advertised by third parties, will be displayed in the app and/or on the Website and will become effective immediately.

6. Final provisions

6.1 In the case of the Promotions the customer instructs Trade Republic to buy the Stock/ETF allocated to them upon Receipt of Payment on the connected exchange LSX or - if there is a trading failure on LSX - on the connected emergency trading venue. Trade Republic thus executes a commission transaction for the customer. This is executed after the fulfillment of all applicable Bonus Conditions. This means that the purchase of the respective Stock/ETF is done at the then current stock exchange price. With this purchase price, the Stock /ETF are also recognized for tax purposes. The payment of the Stock/ETF on the stock exchange for the customer is taken over by Trade Republic and in this respect Trade Republic waives its claim for reimbursement of expenses arising from the right of commission. Trade Republic also

reimburses any costs incurred by Trade Republic, in particular the third-party fee with regard to the buy order, not with regard to a potential sell order or securities transfer by the customer.

6.2 The commission transactions executed in scope of these Terms and Conditions are subject to the Online Brokerage Framework Agreement and the associated Special Terms and Conditions. Fractions of stocks are treated like fractions resulting from a securities savings plan (cf. Appendix to the Online Brokerage Framework Agreement - Special Terms and Conditions for the Savings Plan). These therefore do not entitle the holder, for example, to attend the annual general meeting, exercise voting rights, etc.

6.3 The ex ante cost information regarding the Stock or ETF purchase for the Promotions can be found in Annex.

6.4 If the transaction to purchase either of the Bonuses is cancelled due to a mistrade or other reasons, Trade Republic may credit the corresponding equivalent value in cash to the customer's account as the Bonus instead of the respective Stock or ETF. The customers do not have a right to ask for a cash equivalent of their Bonus.

6.5 The organizer of the Promotions is Trade Republic Bank GmbH, Brunnenstr. 19-21, 10119 Berlin, Germany. These Terms and Conditions, any controversy, dispute or claim arising from or relating to them shall be governed exclusively by and interpreted in accordance with the laws of the Federal Republic of Germany without regard to its conflict of law provisions.

6.6 To the extent permitted by law, the exclusive place of jurisdiction for all proceedings and lawsuits arising from or in connection with these Terms and Conditions shall be Berlin, Germany.

6.7 If any court of competent jurisdiction holds any provision of these Terms and Conditions invalid or unenforceable, the other provisions shall remain in full force and effect.

Annex: [Ex-ante Cost Information](#)