

Terms and Conditions New Customer Promotions

From time to time Trade Republic Bank GmbH (hereinafter: "**Trade Republic**") organizes special promotions for new customers. Two of these promotions are (1) the so-called Cash Bonus Promotion and (2) the so-called Promo Code Promotion (hereinafter individually: "**Promotion**" and jointly: "**Promotions**"). When establishing the customer relationship, Trade Republic will indicate whether such a Promotion will be held.

The addition to the Refer-a-Friend Promotion with the 3% referrer interest bonus only applies to the Existing Customers referring New Customers, and only as long as this is promoted on the Website and visible in the App. For the New Customers the following applies.

1. Eligibility

- 1.1. The Promotions as defined in section 1 and 2 are only valid for natural persons who
 - 1.1.1. establish a customer relationship with Trade Republic for the first time,
 - 1.1.2. have not been a Trade Republic customer within the last six months,
 - 1.1.3. are at least 18 years of age at the time of account opening,
 - 1.1.4. reside in a country where Trade Republic operates, accepts customers and offers these Promotions,
 - 1.1.5. have successfully completed the account opening process with Trade Republic, including any required identity verification; and
 - 1.1.6. have not yet redeemed a Refer-a-friend promotion code in the past.
- 1.2. Natural persons who fulfill all of the above requirements qualify as "**New Customers**".

2. Cash Bonus Promotion

- 2.1. The Cash Bonus Promotion is promoted through the Refer-A-Friend program only, where existing customers engage in the solicitation of New Customers through sharing a referral code via their personal referral link generated in the App.
- 2.2. The New Customer can only redeem one personal referral code as part of their registration whereby the last referral code used is valid.
- 2.3. The Cash Bonus Promotion consists of a cash payment within a range of 5 - 200 euros (hereinafter: "**Cash Bonus**"). The Cash Bonus applicable to the New Customer at any given point in time is shown in the app.
- 2.4. A right to the Cash Bonus allocated to the New Customer only arises after the New Customer has opened a current account with Trade Republic and under the condition that, within a time frame specified in the app, the New Customer makes an inpayment of a minimum of 300.00 EUR into their current account. Insofar as a display is already made in the app prior to receipt of payment, this is merely a Cash Bonus opportunity allocated to the New Customer. If the receipt of inpayment is not completed by the close of the 21st calendar day after the day on which the New Customer received confirmation

of completed the current account opening, then the right to entitlement to the Cash Bonus opportunity shall lapse.

- 2.5. After the Cash Bonus has been credited to the New Customer's current account, Trade Republic is entitled to block the withdrawal of the equivalent in the value of the Cash Bonus from the New Customer's current account (hereinafter: "**Cash-out Blocker**"). A Cash-out Blocker exists for a maximum period of 90 days. The amount of the Cash-out Blocker is displayed to the New Customer in their account under "Withdraw". After this period, the Cash-out Blocker is lifted and the New Customer can again freely dispose of the amount in their current account.
- 2.6. Natural persons who are or cannot be accepted because they do not meet the requirements of section 1 or whose inpayments are rejected, cannot participate in the Cash Bonus Promotion and will not receive a Cash Bonus. If the account has already been terminated prior to the receipt of payment, the entitlement to the Cash Bonus does not apply.
- 2.7. The Cash Bonus Promotion does not entail any legally binding obligation on the part of Trade Republic to offer the Cash Bonus Promotion in general or at any given point in time. Trade Republic reserves the right to modify or terminate the Cash Bonus Promotions at any time without prior notice and without giving reasons.
- 2.8. The law of the Federal Republic of Germany applies. The organizer of the Cash Bonus Promotion is Trade Republic Bank GmbH, Brunnenstr. 19-21, 10119 Berlin, Germany.

3. **Promo Code Promotion**

- 3.1. The Promo Code Promotion is not promoted through the Refer-A-Friend program, but only through promotions available and accessible to the general public where third parties (e.g. influencers) engage in the solicitation of New Customers.
- 3.2. For the avoidance of doubt: those third parties, in the framework of Promo Code Promotions, are not remunerated for the solicitation of New Customers within the Netherlands. The below conditions and specifications apply only to the New Customers themselves, but explicitly not to the third party or any form of remuneration of those third parties. The Promo Code Promotion is explicitly not a part of the general affiliate program Trade Republic operates.
- 3.3. In the case of the Promo Code Promotion, the New Customer will be allocated with a stock and/or a fraction of stocks randomly selected from a certain pool of stocks with a value ranging from 5.00 EUR to 200.00 EUR at the time of allocation or an exchange-traded fund (hereinafter: "**ETF**") randomly selected from a certain pool of ETFs with a value ranging from 5.00 EUR to 200.00 EUR at the time of allocation, after the new customer has entered a promotion code (hereinafter: "**Promo Code**") during onboarding (hereinafter: "**Bonus**"). Due to the time difference between the time of allocation and the time of the stock/ETF purchase, the value of the stock (fraction)/ETF (fraction) may in exceptional cases be outside the specified value range.

- 3.4. A right to the Bonus allocated to the New Customer only arises after the New Customer has opened a custody account with Trade Republic and the condition(s) that trigger the Bonus have been fulfilled (hereinafter individually: "**Condition**" and jointly: "**Conditions**"). The current Condition(s) that trigger the Bonus are displayed in the app. The current minimum initial deposit to the current account that triggers the promotion is displayed in the app. Insofar as a display is already made in the app prior to receipt of payment, this is merely a Bonus opportunity allocated to the New Customer. If, in the case of the Promo Code Promotion, the receipt of payment is not completed by the close of the 21st calendar day after the day on which the New Customer completed the account opening, then the right to entitlement to the Bonus opportunity shall lapse. The customer is not obliged to perform transactions on the custody account.
- 3.5. After the Bonus has been credited to the New Customer's custody account, Trade Republic is entitled to block the withdrawal of the equivalent in the value of the Bonus from the New Customer's reference account (hereinafter: "**Cash-out Blocker**"). A Cash-out Blocker exists for a maximum period of 90 days. The amount of the Cash-out Blocker is displayed to the New Customer in their account under "Withdraw". After this period, the Cash-out Blocker is lifted and the New Customer can again freely dispose of the amount in their Clearing Account and withdraw it to the Reference Account.
- 3.6. Natural persons who are or cannot be accepted because they do not meet the requirements of section 1 or whose funds are rejected, cannot participate in the Promo Code Promotions and will not receive a Bonus. If the account has already been terminated prior to the receipt of payment, the entitlement to either the Bonus does not apply.
- 3.7. In the case of the Promo Code Promotion, once all applicable bonus conditions are fulfilled, the customer instructs Trade Republic to buy the Stock/ETF allocated to them. Trade Republic will then execute a commission transaction for the customer within 30 days. 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 is 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 costs incurred by Trade Republic, in particular the third-party fee with regard to the buy order, but not with regard to a potential sell order or securities transfer by the customer.
- 3.8. 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.
- 3.9. The commission transactions referenced in Sec. 2.7 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.

- 3.10. The ex ante cost information of the securities purchase, in the case of the Promo Code Promotion can be found in Annex 1.
- 3.11. Trade Republic reserves the right to modify or not offer these Promotions at any time without prior notice and without giving any reason, however, only for the future. This means that changes including not offering these types of promotions anymore do not apply to New Customers who started the registration process before the change or discontinuation became effective. Modifications, including the discontinuation of Promotions, shall also not apply to existing customers, provided that the New Customers they referred began the registration process before the modification or discontinuation came into effect.
- 3.12. The law of the Federal Republic of Germany applies. The organizer of the Promo Code Promotion is Trade Republic Bank GmbH, Brunnenstr. 19-21, 10119 Berlin, Germany.

Annex 1: [Ex-ante cost information](#)