

## Terms and Conditions - "Christmas Giveaway"

The following terms apply to the Promotions outlined below, including the lottery, organized by Trade Republic Bank GmbH, Brunnenstraße 19-21, 10119 Berlin, Germany (hereinafter "**Trade Republic**"), under the name "Christmas Giveaway" (hereinafter: "**Terms and Conditions**"). Participation is governed exclusively by the following Terms and Conditions.

The Terms and Conditions apply for the time period between **the 01. December 2025 at 07:00 AM (CET) and will end at latest on the 06. January 2026 at 11:59 PM (CET)** and respectively replace any other previous Customer Promotion terms for this time period for the countries, where participation is offered.

These Terms and Conditions apply to the following types of promotions: "**Christmas Giveaway**" for new customers and the referral of new customers by existing customers, and "**Promo Code Promotion**" for new customers.

The specific details of the Promotions and the applicable requirements, are displayed to eligible customers in detail in their Trade Republic App ("**App**") respectively. Additionally, the main terms of the Christmas Giveaway Promotion are also displayed on the website [www.traderepublic.com](https://www.traderepublic.com) ("**Website**").

Customers accept these Terms and Conditions by participating.

### **1. Eligible group of participants**

#### **1.1 Existing Customers**

Existing Customers are persons that have an open Trade Republic customer account ("**Existing Customer**"). Only Existing Customers of the age of 18 years or above may participate in the Christmas Giveaway. Existing Customers, who are underage may not refer new customers and may therefore not participate in any of the Promotions, including the Christmas Giveaway.

#### **1.2 New Customers**

A new Customer is a person who is of the age of 18 years or above, was not a customer of Trade Republic before and opens a Trade Republic 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 Promotions available to them. However, each New Customer can only redeem one Promotion in total.

### **2. Lottery Period and Prizes**

**2.1** The lottery will start on the **01. December 2025 at 07:00 AM (CET) and will end at latest on the 06. January 2026 at 11:59 PM (CET)** (hereinafter "**Participation Period**"). The Participation Period may end before the 06. January 2025, if the predefined budget of 3 000 000 EUR set by Trade Republic (hereinafter as "**Prize Pool**") has already been fully allocated to customers; this is done on a first come, first serve-basis. Once the Prize Pool is fully allocated, Trade Republic may decide to either increase the Prize Pool to continue the lottery or Trade Republic may stop the lottery and not enable customers to participate anymore.

**2.2** Trade Republic will reward one stock or a fraction of a stock (both, hereinafter "**Stock**") or exchange traded fund (hereinafter "**ETF**"), with a value which can be between 5 Euros and 500 Euros at the time of allocation to the winners (hereinafter as "**Prize(s)**"). Fractions of a stock, their ownership and accompanying rights with regard to the fraction are further defined in Trade Republic's Customer Agreement to which the Customers agree when opening their accounts.

**2.3** During the Participation Period, Trade Republic will give away Prizes from the Prize Pool based on the Prize Determination process described below. While the overall Prize Pool is fixed, the total number of winners depends on the overall participation. The value of the respective Prize attributed to a participant is displayed to the participant right after entering the lottery in the app (hereinafter **"Prize Opportunity"**).

### **3. Conditions for Lottery Participation**

**3.1** To be eligible, the participant must meet the following requirements:

- The participant is residing in Germany, France, Spain, Finland, Greece, Slovenia or Slovakia;
- Participants residing in Spain are solely eligible for Prizes up to 300 EUR; and
- The participant must fulfill the additional requirements, as defined in Section 3.1.1 for Existing Customers or Section 3.1.2 for New Customers, within the Participation Period.

#### **3.1.1 For Existing Customers**

- The Existing Customer provide their personal referral code in accordance with these Terms and Conditions to a natural person of the age of 18 years or above , who has not started the registration to open a Trade Republic customer account (the New Customer), and
- The invited New Customer applies the referral code by using the referral link provided by an Existing Customer when starting the registration process, and
- The Existing Customer has entered the lottery through the "Tap to see your bonus" banner within their Trade Republic account, has accepted these Terms and Conditions and accepted the Prize Opportunity shown thereafter;
- The Existing Customer is only eligible to receive a Prize, if the New Customer they invited fulfills all requirements listed below.

#### **3.1.2 For New Customers**

- The New Customer applies a referral code by using the referral link provided by an Existing Customer when starting the registration process **or** starts the registration process without applying any referral or promo code, and
- The New Customer started the registration process within the Participation Period and also before Trade Republic has stopped the Christmas Giveaway (e.g. because the Prize Pool has been depleted), and
- The registration was successfully completed and a Customer Account was opened within the Participation Period, and
- At least 100,- EUR have been deposited on the Customer Account and three investments in financial instruments (this does not include savings plans) were made within the Participation Period, and
- The New Customer has entered the lottery through the "Tap to see your bonus" banner within their Trade Republic account, has accepted these Terms and Conditions and accepted the Prize Opportunity shown thereafter.

**3.2** Participation is voluntary. Participation is only possible during the Participation Period and only as long as the Prize Pool has not depleted and the respective banner that allows participation in the Lottery is visible in the Trade Republic app.

### **4. Determination of Winners and Prize Distribution**

**4.1** Trade Republic will inform participants right away what value their potential Prize has, once the participant clicks on the respective banner to enter the lottery and thereby reveals their Prize Opportunity. The Prize Opportunity merely indicates that a certain Prize has been allocated from the Prize Pool to a specific customer; the Prize will however only be granted

once all conditions have been fulfilled. This also means that the value of the Prize does not change as long as it has not been fully granted; i.e. stock price changes after the allocation but before the grant will not be considered.

**4.2** Each participant, who enters the lottery before the Prize Pool is depleted and fulfills all the conditions above, is eligible to receive a Prize.

**4.3** A dedicated algorithm randomly allocates the Prizes to the eligible participants, which thereby respectively become winners. Each participant has the same chances of winning compared to other participants who participate at the same time. Probabilities and winning chances can depend on the depletion of the Prize Pool and may be adapted during the Participation within reasonable discretion; any change of probabilities during the Participation Period will only take effect for future draws and will apply to all future participants. Every participant has the chance to win 500 Euros (and with regard to participants residing in Spain up to 300 EUR).

**4.3** The winner must accept the Prize Opportunity until 06. January 2026 by clicking the dedicated button within the app. If the winner does not accept the Prize Opportunity before the end of 06. January 2025 or rejects it, the claim to the Prize will be forfeited.

**4.4** After the acceptance and fulfillment of all conditions, the Prize will be distributed to the winner's Trade Republic account within two business days. The winner has no claim to delivery at a specific time nor can they choose a specific Stock or ETF.

## **5. Promo Code Promotion**

**5.1** New Customers can receive either a randomly selected Stock or ETF 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. The exact value of the Promo Code Bonus is pre-defined by Trade Republic and communicated on the Website and by the person sharing the Promo Code.

**5.2** 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 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.

**5.3** 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 deactivate the Promotion.

**5.4** New 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.

## **6. Restrictions and Exclusions**

**6.1** An Existing Customer may not distribute the personal referral code publicly or have it distributed by a third party. The distribution is public, if an 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 Christmas Giveaway is offered for personal and non-commercial purposes only. In the event that Trade Republic becomes aware of commercial use or their public dissemination by the customer after the granting of a Prize, Trade Republic may claim granted Prizes back from the customer or, if still available on the customer account, simply charge these Prizes back.

**6.2** Each New Customer can only participate once. Each Existing Customer can participate multiple times, insofar as they invite New Customers, who are different natural persons and each fulfill the requirements above. However, an Existing Customer can only refer an overall maximum total of 60 New Customers or receive a maximum total Prize/Bonus amount of 4 000 euros, which includes previous referrals under other prior Promotion Terms.

**6.3** Trade Republic employees and their immediate family members are excluded from participation.

**6.4** Participation via automated participation procedures of third parties or in any other, in particular commercial, way is not permitted. Any attempts to interfere with the lottery by presenting false information, by manipulation or by other unfair or unlawful means are prohibited as well.

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

**6.6** Only customers who are in an ongoing customer relationship with Trade Republic at the moment the Prize or Bonus requirements are fulfilled receive a Prize/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, the Customer does not have a claim anymore.

**6.7** Trade Republic decides within its sole discretion whether a person can become a customer or not. Participation in any Promotion, including the Christmas Giveaway does not grant the customer any rights beyond the rights granted by these Terms and Conditions, 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 support registration on an expedited basis in order to ensure that a person receives a Prize or Bonus. However, Trade Republic may not deliberately delay its internal Know-Your-Customer processes to prevent users from receiving a Prize or Bonus.

## **7. Prize and Bonus Restrictions**

**7.1 Trade Republic is entitled to block the selling and transfer of the Prize for a maximum period of 365 days.** With regard to the Bonus from the Promo Code Promotion a block of the selling and transfer may be applied for a maximum period of 90 days. This is also done in order to prevent fraud and misuse. This means that the equivalent to the Prizes/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 Prize/Bonus. In case of a significant change in the Prize/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.

**7.2** 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/Prize. Depending on the amount of time lapsed, Trade Republic's claim will be reasonably adapted.

## **8. Change of Terms and Conditions and Exclusions**

**8.1** 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 and entered the respective Promotion before the change or termination became effective.

**8.2** Trade Republic is under no obligation to offer promotions or not change promotions simply because these promotions have been offered for a prolonged period of time.

**8.3** 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.

## **9. Final provisions**

**9.1** 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 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.

**9.2** 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.

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

**9.4** If the transaction to purchase either of the Prizes or 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 Prize/Bonus instead of the respective Stock or ETF. The customers do not have a right to ask for a cash equivalent of their Prize or Bonus.

**9.5** 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.

**9.6** 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.

**9.7** 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](#)

## **10. Data Protection**

**10.1** Information on Trade Republic as a controller, as well as detailed information on the processing of personal data, categories of recipients and the rights of participants can be found [here](#) and in the data protection information available to customers in the Trade Republic app.

In the following, Trade Republic additionally informs you about the processing of personal data, within the context of the Xmas lottery, in accordance with the Regulation (EU) 2016/679, the General Data Protection Regulation (hereinafter "**GDPR**").

**10.2** The purpose of the data processing is the execution of the lottery. The legal basis of the processing within the scope of the lottery is Art. 6 (1) lit. b GDPR (contractual performance of the lottery contract).

**10.3** In the context of this lottery, Trade Republic processes the participants' names, securities account numbers and transaction data.

The collection of this personal data is necessary for the voluntary participation in the lottery. Automated decision-making including profiling pursuant to Art. 22 (1) and (4) GDPR does not take place.

**10.4** The personal data will be stored as long as the purpose of processing persists. The purpose ceases to exist with the conclusion of the lottery through the determination of the winners and the distribution of the Prizes. Once the purpose has been fulfilled, the data collected as part of the lottery will be deleted, unless legal retention periods stipulate longer storage.