

Terms and Conditions New Customer Promotions

From time to time Trade Republic organizes special promotions for new customers. Three of these promotions are (1) the so-called Free Stock 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 Promotions are only valid for new customers of Trade Republic. Each new customer (hereinafter: "**New Customer**") can only redeem one Promotion.

1. In the case of the Free Stock Promotion, the new customer is allocated with stocks 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 (hereinafter: "**Bonus**"). Due to the time difference between the time of allocation and the time of the stock purchase, the value of the stock (fraction) may in exceptional cases be outside the specified value range.
2. 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. A right to one of the Bonuses 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 amount 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 customer. If, in the case of the Free Stock Promotion and Promo Code Promotion, the Receipt of Payment is not completed by the close of the 21st calendar day after the day on which the customer completed the account opening, then the right opportunity to entitlement to either of the Bonus opportunities shall lapse. The customer is not obliged to perform transactions on the custody account.
4. After the Bonus has been credited to the Customer's Custody Account, Trade Republic is entitled to block the withdrawal of the equivalent in the value of the Bonus from the 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 Customer in their account under "Withdraw". After this period, the

Cash-out Blocker is lifted and the Customer can again freely dispose of the amount in their Clearing Account and withdraw it to the Reference Account.

5. Customers who are or cannot be accepted because, for example, because they do not reside in the country or are younger than 18 years of age, or whose funds are rejected, cannot participate in the Promotions and will not receive a Bonus. The same applies to customers who have already been Trade Republic customers in the last six months. If the account has already been terminated prior to the receipt of payment, the entitlement to either the Bonus will not apply.
6. In the case of the Free Stock Promotion and Promo Code Promotion the customer already instructs Trade Republic to buy the stock (fraction)/ETF (fraction) allocated to him 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 either on the day of Receipt of Payment or at the latest on the second following banking day. This means that the customer purchases the stocks (fractions)/ETF (fractions) at the then current stock exchange price. With this purchase price, the stocks (fractions)/ETF are also recognized for tax purposes. The payment of the stock (fraction)/ETF (fraction) 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. For the purchase transaction, Trade Republic also reimburses any costs incurred by Trade Republic, in particular the third-party fee.
7. The commission transactions referenced in Sec. 6 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 2.4 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.
8. The ex ante cost information of the securities purchase, in the case of the Free Stock Promotion and Promo Code Promotion can be found in Annex 1.
9. The Promotions do not entail any legally binding obligation on the part of Trade Republic. Trade Republic reserves the right to modify or terminate the Promotions at any time without prior notice and without giving reasons.
10. If the transaction to purchase either of the Bonuses is cancelled due to a mistrade or other reasons, the customer will be credited the corresponding equivalent value in cash instead of the Bonus.
11. The law of the Federal Republic of Germany applies. The organizer of the Promotions is Trade Republic Bank GmbH, Brunnenstr. 19-21, 10119 Berlin, Germany.

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

Special Terms and Conditions: Bonus Interest

These terms and conditions (the "Bonus Interest Special Terms and Conditions") apply to the solicitation of new customers (hereinafter: "New Customer") to Trade Republic Bank GmbH (hereinafter: "Trade Republic") by existing customers of Trade Republic (hereinafter: "Existing Customers") via the Trade Republic Application (hereinafter: "Refer-a-Friend").

1. Bonus Interest conditions

- 1.1. By successfully referring at least one (1) New Customer, the respective New Customer and the Existing Customer (each a "Bonus Beneficiary", collectively the "Bonus Beneficiaries") will each receive a total of 6 % (six) interest p.a. on the cash balance of their respective Clearing Account for the period between January 1, 2025 and January 31, 2025 ("Bonus Interest"), provided that the conditions set out in Section 1.3. are met. Any interest payment up to the amount specified in Section 1.4 for the aforementioned period will be based solely on these Bonus Interest Special Terms and Conditions.
- 1.2. An Existing Customer refers a New Customer within the meaning of Section 1.1. if the following conditions are met simultaneously:
 - Between December 23, 2024 and the end of January 3, 2025 ("Invitation Period"), the Existing Customer receives a personal "Referral Link" generated in the Application. The Existing Customer sends the Referral Link to at least one (1) New Customer; and
 - the New Customer (i) opens the aforementioned Referral Link, (ii) provides the required information (in particular their telephone number), (iii) downloads the Trade Republic Application, (iv) registers with the telephone number previously provided and (v) successfully completes the "Onboarding" (the Onboarding in any case includes the creation of a Trade Republic account and the provision of the required personal data within the Invitation Period as well as the completion of the identity verification at the latest by the end of January 8, 2025).
- 1.3. In order for the Bonus Beneficiaries to receive the Bonus Interest,
 - the New Customer must, within twenty-one (21) calendar days of the completion of the Onboarding, but before January 31, 2025,
 - deposit at least 100.00 EUR to their Clearing Account and
 - execute at least three (3) chargeable buy orders;
 - the relevant Bonus Beneficiaries' Customer Agreement may not be terminated before February 1, 2025 and
 - the relevant Bonus Beneficiary must have interest payments enabled in the Application.
- 1.4. The Bonus Interest is applicable up to a maximum cash balance of EUR 10,000.00. Any cash balance exceeding this amount will be subject to the interest rate paid in accordance with the Customer Agreement applicable to the Bonus Beneficiary.
- 1.5. Participation in this Bonus Interest promotion is governed solely by these Bonus Interest Special Terms and Conditions. In the event of any conflict between the terms and conditions of other new customer promotions and these Bonus Interest Special Terms and Conditions, the terms and conditions of these Bonus Interest Special Terms and Conditions shall prevail.

**Special Terms and Conditions
Bonus Interest****2. Eligible group of persons**

- 2.1. The New Customer and the Existing Customer must be different natural persons of legal age.
- 2.2. An Existing Customer is a customer who has successfully completed the Onboarding prior to the end of the Invitation Period.
- 2.3. A New Customer is any customer who has not yet initiated the Onboarding at the time the Referral Link is received from the Existing Customer.

3. Restrictions

- 3.1. If an Existing Customer refers more than one New Customer under this Refer-a-Friend Program; or if a New Customer refers a New Customer, the amount of the Bonus Interest as set forth in Section 1.1 remains unaffected.
- 3.2. The Existing Customer may not distribute the personal Referral Link publicly or cause another person to distribute it. 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).
- 3.3. The Refer-a-Friend program is offered for personal and non-commercial purposes only.

4. Not legally binding; Change of these Bonus Interest Special Conditions at any time

- 4.1. No legally binding obligation of Trade Republic is associated with the Refer-a-Friend Program.
- 4.2. Trade Republic reserves the right to modify or terminate the Refer-a-Friend Program, in its sole discretion, at any time without prior notice and without giving any reason.
- 4.3. Changes to the Refer-a-Friend Program will be published in the Application and/or on the Website and will become effective upon publishing.
- 4.4. Trade Republic will also, at its sole discretion, exclude individual Bonus Beneficiaries from the Refer-a-Friend Program if they act unlawfully or fraudulently, or in violation of these Bonus Interest Special Terms and Conditions or restrictions of the Refer-a-Friend Program. Trade Republic is not required to justify the exclusion.
- 4.5. In the event that commercial use of the Refer-a-Friend program or public dissemination by the Existing Customer becomes known to Trade Republic only after payment of the Bonus Interest, Trade Republic may demand the Bonus Interest amount paid out back from the Existing Customers and, if necessary, charge it back from the Clearing Account.
- 4.6. The laws of the Federal Republic of Germany apply. The organizer of the promotion is Trade Republic Bank GmbH, Brunnenstraße 19 - 21, 10119 Berlin, Germany.