

## Terms and Conditions Refer-a-Friend

These terms and conditions apply to the solicitation of New Customers to Trade Republic Bank GmbH (hereinafter: "**Trade Republic**") by Existing Customers of Trade Republic via the App (hereinafter: "**Refer-a-Friend**"). These terms and conditions are specified in the respective terms and conditions of the Refer-a-Friend program (hereinafter: "**Terms and Conditions**"). The Terms and Conditions will be displayed to Existing Customers in the App. The addition to the Refer-a-Friend Promotion with the 3% referrer interest bonus detailed below applies, as long as this is promoted on the Website and visible in the App.

### 1. Eligibility

#### 1.1. Existing Customer

- 1.1.1. The New Customer and the Existing Customer must be different natural persons of legal age.
- 1.1.2. The Existing Customer's relationship with Trade Republic must continue until bonus conditions as defined in section 2 are met.
- 1.1.3. Natural persons who have already an existing contractual relationship with Trade Republic qualify as "**Existing Customers**".

#### 1.2. New Customer

- 1.2.1. The Refer-a-Friend program is only valid for natural persons who
  - 1.2.1.1. establish a customer relationship with Trade Republic for the first time,
  - 1.2.1.2. have not been a Trade Republic customer within the last six months,
  - 1.2.1.3. are at least 18 years of age at the time of account opening,
  - 1.2.1.4. reside in a country where Trade Republic operates, accepts customers and offers these Promotions,
  - 1.2.1.5. have successfully completed the account opening process with Trade Republic, including any required identity verification; and
  - 1.2.1.6. have not yet redeemed a Refer-a-friend promotion code in the past.
- 1.2.2. Natural persons who fulfill all of the above requirements qualify as "**New Customers**".

### 2. Bonus conditions

- 2.1. Trade Republic offers two types of bonus to Existing Customers, a Referrer Cash Bonus or a Referrer-Interest Bonus and to New Customers a Referrer Cash Bonus. More information on the two types of bonuses below.
- 2.2. For recruiting a New Customer, the Existing Customer will receive a cash payment within a range of 5 - 200 euros (hereinafter: "**Referrer Cash Bonus**"). The Bonus applicable to the Existing Customer will be visible to them in the app. Depending on the conditions

specified in the App at the time of fulfillment of these Bonus conditions, the New Customer may also receive a Bonus in cash in addition to the Existing Customer (together hereinafter: "**Bonus Beneficiary**").

- 2.3. The cash amount of the Bonus for both Existing Customers and New Customers shall be determined by the conditions specified in the App at the time of fulfillment of these Terms and Conditions.
- 2.4. An Existing Customer recruits a New Customer if the following three Bonus conditions are met:
  - 2.4.1. The Existing Customer receives a personal referral link generated in the App. The Existing Customer can send this link to New Customers. The Existing Customer may not distribute the personal referral link publicly or have it distributed. 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).
  - 2.4.2. The New Customer opens an account at Trade Republic by clicking on the invitation link, undergoing the registration process and successfully completing it.
  - 2.4.3. The New Customer must deposit a minimum of 300.00 EUR within the time period specified in the app into their current account. Upon completion of this inpayment requirement, both the Existing Customer and the New Customer will be eligible for the cash Bonus as displayed in the App.
- 2.5. The Referrer Cash Bonus, consisting of a cash payment, will be paid within 30 days to the respective current accounts of both the Existing Customer and the New Customer at Trade Republic after the New Customer has fully met the inpayment requirement of 300.00 EUR.
- 2.6. **Referrer-Interest Bonus**
  - 2.6.1. Starting on **12 May 2026** a new bonus will be introduced for Existing Customers who successfully invite a New Customer in accordance with the conditions in Clause 2. Existing Customers will receive 3 % interest on the cash balance in their account for 3 months, starting on the day the Bonus Conditions were fulfilled by the New Customer they referred (hereinafter "**Referrer-Interest Bonus**"). This new bonus will be granted instead of the Referrer Cash Bonus.
  - 2.6.2. The Referrer-Interest Bonus is only available to Existing Customers, who have already been a customer before 12 May 2026. Customers that complete the registration on or after that day, will receive the Referrer Cash Bonus.
  - 2.6.3. An Existing Customer can only receive the Referrer-Interest-Bonus up to a total of 4 times, meaning they can receive 3% interest for a maximum of 12 months. Existing Customers, who refer more than 4 New Customers on or after the 12. May 2026, will not receive the Referrer-Interest Bonus for the 5th New Customer, instead they will receive a Referrer Cash Bonus, if applicable.

- 2.6.4. A Referrer-Interest Bonus can only be gained by Existing Customers that have their main residence in one of the following **eligible jurisdictions**: Austria, Spain, France, Italy, Belgium, the Netherlands, Portugal, Estonia, Finland, Greece, Ireland, Lithuania, Latvia, Luxemburg, Slovenia or Slovakia.
- 2.6.5. The Referrer-Interest Bonus will only be available, as long as it is advertised in the app. Trade Republic may adjust or discontinue the Referrer-Interest Bonus at its own discretion, any time and without prior notice. Changes, including a discontinuation, do not apply to New Customers, who started the registration before the change became effective; nor do they apply to Existing Customers, who referred said New Customers.
- 2.6.6. The conditions and restrictions outlined in the Customer Agreement for the interest product, also apply to the Referrer-Interest Bonus. Particularly, the Existing Customer must activate interest in their account and if the interest payout is limited to a certain balance amount, the Referrer-Interest Bonus will also only be paid out on balances up to that amount.
- 2.6.7. As soon as the New Customer fulfills the Bonus conditions, the 3 month interest window starts. If interest was not yet activated by the Existing Customer at that time, the 3 months window will still start without interest being accrued. Once interest is activated, it will be paid out for the remaining time period.
- 2.6.8. In case of misuse or infringements of the Customer Agreement, such as depositing third party funds or funds above regular household quantities or non-consumer funds, Trade Republic can exclude individual customers from receiving the Referrer-Interest-Bonus.

### 3. Restrictions

- 3.1. Within the framework of the Refer-a-Friend program, each Existing Customer can refer a maximum total of 40 New Customers or with regard to the Referrer Cash Bonus earn a maximum total amount of EUR 2,000.00. This includes previous referrals under other Promotion Terms. This does not affect the bonus for the New Customer.
- 3.2. The Refer-a-Friend program is offered for personal and non-commercial purposes only.
- 3.3. The New Customer can only use one personal referral code as part of their registration. Each New Customer can only register via a referral link, whereby the last referral link used is valid.

### 4. Not legally binding; Change of Special Conditions at any time

- 4.1. 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.
- 4.2. Trade Republic reserves the right to modify or not offer the Refer-a-Friend Promotion at any time without prior notice and without giving any reason, however, only for the future. This means that changes including not offering the promotion anymore do not apply to New Customers who started the registration process before the change or

discontinuation became effective. Modifications, including the discontinuation of promotion, 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.

- 4.3. Changes to the Refer-a-Friend Program will be announced in the App and on the Website and will become effective upon announcement
- 4.4. Trade Republic will also, at its sole discretion, exclude individual customers from the Refer-a-Friend Program if they are abusive, fraudulent, or in violation of the 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, Trade Republic may demand the amount paid out back from the Customer and, if necessary, charge it back.