

Terms and Conditions Refer-a-Friend

These 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 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.

1. Eligible group of persons

- 1.1. The New Customer and the Existing Customer must be different natural persons of legal age.
- 1.2. The Existing Customer must already be a Trade Republic customer. A New Customer is any customer who has not fully completed the registration process.
- 1.3. The Existing Customer's relationship with Trade Republic must continue until the bonus is received (hereinafter: "Bonus").

2. Bonus conditions

- 2.1. For recruiting a New Customer, the Existing Customer will receive a Bonus. 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 addition to the Existing Customer (together hereinafter: "**Bonus Beneficiary**"). The Bonus for the Bonus Beneficiary may consist of a cash payment or a Bonus in accordance with the Terms and Conditions "[New Customer Promotions](#)". In the latter case, the Terms and Conditions "New Customer Promotions" shall be applied to the Existing Customer with the provision that the Existing Customer shall be deemed to be a New Customer.
- 2.2. The Bonus for 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.
- 2.3. An Existing Customer recruits a New Customer if the following three Bonus conditions are met:
 - 2.3.1. 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).
 - 2.3.2. The New Customer opens an account at Trade Republic by clicking on the invitation link, undergoing the registration process and successfully completing it.

2.3.3. The New Customer must deposit up to a maximum of 3,000.00 EUR into their account and execute up to a maximum of five chargeable buy orders. The buy order pursuant to Clause 6 of the Terms and Conditions "New Customer Promotions" shall not be deemed to be considered as such a chargeable buy order. The respective current conditions that the New Customer must fulfill in order for the Existing Customer to receive the Bonus under the Refer-a-Friend program shall be displayed to the New Customer in the App.

2.4. If the Bonus consists of a cash payment, it will be paid within 30 days to the settlement account of the Bonus Beneficiary at Trade Republic after the New Customer has fully met the conditions displayed in the App. In case the Bonus Beneficiary receives a different Bonus, it is governed by the Terms and Conditions "New Customer Promotion".

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 earn a maximum total amount of EUR 2,000.00.

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.

3.4. If the Bonus conditions from Clause 2 are not fulfilled within one year after the Existing Customer received the generated referral link, Trade Republic will delete this link. A bonus will then no longer be paid.

4. Not legally binding; Change of 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 at any time without prior notice and without giving any reason.

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.