

1. General

The conditions of these rules shall apply to the "Member gets Member" godparent campaign (hereinafter the "Rules").

This campaign was organised by Keytrade Bank Luxembourg established at 62, rue Charles Martel, L-2134 Luxembourg, registered in the Luxembourg Company Register under business number B 69935 (hereafter: the "Bank").

2. Temporary campaign: invite friends to become a client during the campaign period

The campaign described below starts on 01/07/2021 and ends on 31/12/2021, on the initiative of the Bank. The campaign gives the Bank's clients the chance to encourage one or more friends to become a Bank client during the period of the campaign. A premium of €100 shall be granted to both the client-godparent and the new client (godchild), provided that a banking relationship is opened by the godchild using their client-godparent's promotional code during the campaign period. For the client-godparent, the premium of €100 shall be paid to their Bank current account within 10 business days after the godchild opens a banking relationship. For the godchild, the premium of €100 shall automatically be paid into their Bank current account when a banking relationship with the Bank is established. The godchild's banking relationship application form must be filled out correctly, including the promotional code, and received by the Bank between 01/07/2021 and 31/12/2021 (the postmark shall be considered proof for the purposes of the paper application form). Items which arrive at the Bank after 31/12/2021 which do not have sufficient postage and/or are incomplete do not qualify. No exemptions shall be granted.

3. Communications regarding the campaign

The godparent campaign shall be communicated to the Bank's clients by an e-mail sent at the beginning of the campaign and through any other channel the Bank considers beneficial. The Bank is not responsible for communications regarding the campaign which do not originate from the Bank.

4. Development of the campaign

4.a For the client-godparent

The day this campaign begins, the client receives an e-mail offering to sponsor one or more friends to become client(s) of the Bank. They receive an e-mail with their personal "promo code".

The "promo code" must be used and mentioned by the friend on the form for opening his/her banking relationship. Otherwise, the €100 premium will not be awarded.

The "promo code" links the client-godparent to the godchild. By participating in the action, the client-godparent agrees to the following the mention of their first name in the e-mail sent to the sponsored person(s).

By sponsoring a friend, and provided that this friend-godchild becomes a client of the Bank during the period of the action, the €100 premium will be paid into the sponsoring client-godparent's stock market account opened with the Bank within 30 working days after the opening of the client-godchild's banking relationship. This €100 premium will be multiplied by the number of clients-godchildren, subject to a maximum of €500 per sponsored client.

Example: for one godchild, a premium of €100. For two godchildren, a premium of €200. For three godchildren, a premium of 300, for ten friends a premium of €500 (maximum amount) etc. The client-godparent will not receive any additional premium if more than 5 friends open a banking relationship on his invitation.

The Bank shall not pass on the personal details of godchildren who opened a banking relationship using a client's promotional code to the client-godparent, in accordance with the Bank's Terms and Conditions and its professional discretion obligations (article 7) in particular. The Bank shall also refrain from passing on godparents' details to client-godchildren.

4.b For the godchild

The godchild can become a client of the Bank through an invitation sent by e-mail or message via a social network on behalf of the client-godparent, and receive a €100 premium in their current account. To do so, the godchild must apply to open a banking relationship with the Bank via the client-godparent's invitation within the required period and must use the personal promotional code of their client-godparent.

All banking relationship applications must be accepted by the Bank. See point 5 of these Rules.

4.c Payment of the €100 premium

A client-godparent will receive a €100 premium in their current account at the Bank within 30 working days if and only if the "godchild's" banking relationship application is accepted by the Bank and has been activated using their promotional code within the required period.

The godchild will receive the €100 premium in their current account opened at the Bank after opening the banking relationship therewith if and only if their banking relationship application is accepted by the Bank and has been activated using the personal promotional code of the client-godparent within the required period.

4.d Validity of the link

The campaign begins on 01/07/2021 and ends on 31/12/2021. Access to the link to a web page allowing the client-godparent to issue invitations with their personal promotion code shall be valid from the date the initial e-mail is sent from the Bank and shall be valid for the full duration of the campaign.

5. Restrictions and limits to the campaign

The godparent campaign is reserved for the clients of the Bank only.

The customer-godparent can share the personal promotional code without any limitations.

If a customer-godparent is a co-signatory to a joint account or proxy holder/representative of an account opened on behalf of a joint ownership, member of a legal entity, an investment club, a de facto association or co-ownership, the godparent shall receive only one €100 premium per godchild in one of their accounts.

If a client-godparent has several accounts with the Bank, they may choose which current account of which specific banking relationship they wish all the premiums received under this campaign to be paid into.

For example : Client A has 3 banking relationships

- A personal account
- A joint account with their partner
- An account of which they are a proxy holder

If a new client applies to the Bank through client A under the godparent campaign, client A shall receive 1 x €100 per godchild (and not 3 x €100 because they have 3 banking relationships).

Under the campaign, client A may choose which current account they wish their premiums to be paid into and will be given the choice between their personal account, joint account or account of which they are a proxy holder).

A godchild who opens an account with several account holders, representatives or proxy holders shall only be awarded one €100 premium paid into the current account of the newly-established banking relationship.

To benefit from the premium, the godchild must be considered a “new client”. Anyone establishing a banking relationship with the Bank for the first time shall be considered a “new client”. A person who has already opened or terminated a banking relationship with the Bank within the last four years, regardless of the type of banking relationship, may not participate in this campaign as a godchild.

A godchild may only be paid one premium for opening a new banking relationship. Once they have become a client, however, they can participate in the godparent campaign themselves as a godparent and invite one or more friends to become clients of the Bank, insofar as this takes place within the campaign period. If a godchild receives several promotional codes from different client-godparents, the promotional code used to open the banking relationship shall determine the client-godparent to whom the €100 premium shall be paid.

The €100 premium cannot be paid to the client-godparent or godchild until the godchild’s application to open the banking relationship has been accepted by the Bank. The promotional code must be stated when the godchild opens the banking relationship. If the promotional code is not stated, the Bank shall not consider the godparenthood to be valid. In this case, neither the client-godparent nor the godchild shall be entitled to the €100 premium. This campaign is not cumulative with other account opening campaigns. The Bank reserves the right to refuse to establish a banking relationship in accordance with article 31.1 of its “Terms and Conditions”.

6. Complaints

In accordance with article 35 of the Terms and Conditions of the Bank, the Client must notify the Bank of all complaints or disputes relating to anything listed in said article relating to this campaign by sending a letter to the Bank’s Compliance Department at:

KEYTRADE Bank Luxembourg

Département Compliance 62, rue Charles Martel L-2134 Luxembourg

or an e-mail to: compliance@keytradebank.lu

The Client undertakes to send their complaint as soon as possible indicating their account number, name and address as well as a summary of the reason for their complaint. The Bank undertakes to send the Client a certificate of receipt of the complaint within ten (10) business days as from receipt of this latter, except if the actual response is given to the Client during this period. The Bank also undertakes to ensure that a response is given within a period not exceeding one (1) month as from receipt of the complaint.

In the absence of a response or when the Client deems the response unsatisfactory, the Client may re-submit their complaint by post to:

Keytrade Bank Luxembourg Direction 62, rue Charles Martel L-2134 Luxembourg

Or by e-mail: info@keytradebank.lu – re: “Complaint for the attention of the Management”.

In the absence of a response from the Management or when the Client deems the response unsatisfactory, the Client may resort to an extrajudicial settlement of complaints procedure at the CSSF (Luxembourg financial sector supervisory authority) in accordance with CSSF Regulations 16-07 and 17-671.

The complaint form as well as all the information required are available to the Client from: <http://www.cssf.lu/consommateur/reclamation>

7. Other information

7.1. Acceptance of these rules

Sending an invitation on the part of the client-godparent and applying to establish a banking relationship on the part of the godchild using the promotional code shall imply acknowledgement and acceptance of these Rules by the client-godparent and godchild. These Rules shall apply both in the situation in which the Client acts on their own behalf and in situations when the Client is acting as a proxy holder or legal representative.

Furthermore, the Bank's Terms and Conditions apply to this campaign (<https://www.keytradebank.lu/en/support/document-center/>). In the case of a conflict between the Terms and Conditions and these Rules, the latter shall take precedence.

7.2. Modification of the conditions

The Bank reserves the right to amend the terms of this campaign at any time and in particular reserves the right to cancel the campaign in full or in part for legal and/or technical reasons (servers or database) and/or if fraud and/or misuse are/is suspected or proven without being obliged to compensate participants. The Bank may also exclude a participant if fraud and/or misuse are/is suspected or proven in accordance with the Bank's Terms and Conditions.

7.3 Non-compliance with these rules

If these Rules are not respected, the Bank reserves the right to refuse to award a premium or to recover the amount paid, including by debiting the Client's account(s) (godparent or godchild) held at the Bank without prior notice.

7.4. Responsibility

The Bank cannot be held responsible and refuses responsibility for cases in which, for a technical reason or reason outside the Bank's control, the godparent does not receive the (initial communication) e-mail or the godchild does not receive the (invitation) e-mail or the godchild does not validate the promotional code correctly and consequently neither the client-godparent nor the godchild is awarded the premium.

7.5. Data Protection

On request and in accordance with the amended Law of 2 August on Personal Data Protection, all Clients have the right to obtain, free of charge, (a) access to their data, (b) confirmation that their data are or are not being processed, as well as information relating to the purposes of the processing, data categories to which this relates and the recipients or categories of recipients to which the data are communicated at least, (c) communication of the data forming the object of processing, in an intelligible form, as well as any information available on the origin of the data and/or (d) the amendment of incorrect or incomplete data.

7.6. These terms as well as all disputes between the Bank and the Clients are subject to Luxembourg law.

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