

## BONUS UP TO €5.000 – TERMS AND CONDITIONS

Under the terms of this promotion, any new or existing MeDirect client who (i) transfers mutual funds from another bank, broker or custodian to an investment account at MeDirect and/or (ii) buys mutual funds directly on the MeDirect investment platform, will be entitled to receive a bonus payment (calculated as described below) up to a maximum of €5.000 per client. Included in the calculation of mutual fund purchases that qualify for the bonus are investments in model portfolios or wealth management portfolios, whether such purchases are initial investments or monthly subscriptions.

In order to qualify for this bonus payment, the client must meet all conditions and requirements described in these Terms and Conditions.

### DURATION

This offer is valid from 20 September 2018 up until and including 30 November 2018. MeDirect reserves the right at any time to change the duration of this promotion or to change any of its terms and conditions. Changes to this promotion will always be announced on the MeDirect Website and/or via e-mail.

### BONUS AND PAYMENT DETAILS

2 simple steps to benefit from the promotion:

1 > Open a free investment account (in case you don't have one yet), invest and/ or transfer mutual funds.

2 > Receive a bonus based on the Total Invested Amount on 30 November 2018. In case of a joint account, the bonus will be paid on the cash account of the account holder who initially opened the account.

Invest and/or transfer	Receive
€ 2.500,00 - € 10.000,00	€ 50
€ 10.000,01 - € 20.000,00	€ 100
€ 20.000,01 - € 50.000,00	€ 250
€ 50.000,01 - € 100.000,00	€ 500
€ 100.000,01 - € 200.000,00	€ 1.500
€ 200.000,01 - € 400.000,00	€ 3.000
> € 400.000,01	€ 5.000

At the end of the promotion on 30 November 2018, MeDirect will calculate the total value of all eligible funds that are booked on the investment account of the client. This is based on the NAV on that day. ("Market Value End Campaign"). MeDirect will also calculate the total value

of investments as at the start of the campaign on 20 September 2018, using the NAV of that day ("Market Value Start Campaign").

MeDirect will then calculate the difference between the Market Value End Campaign and the Market Value Start Campaign ("Total Invested Amount"). The Total Invested Amount (including transferred mutual funds) will constitute the basis for bonus eligibility and payout according to the table above. Please note that since this calculation is based on the market value at the start and at the end of the campaign, it is also subject to market fluctuations.

Mutual funds eligible for bonus payout are:

- Mutual funds that are booked into an investment account at MeDirect no later than 30 November 2018. Please take into account that once you have invested, the settlement of the mutual funds into your account can take a few days. Therefore, we recommend that you don't wait too long.
- Mutual funds for which MeDirect has received a valid and signed "Asset Transfer Form B" no later than 30 November 2018. However the initial request for a transfer of mutual funds needs to be instructed before 23 November 2018.

Excluded from this promotion: ETF's, stocks and bonds.

If the Total Invested Amount (including transferred mutual funds) is lower than €2.500, the client will not be eligible for the bonus.

For the purpose of calculating the bonus, non-Euro denominated transactions will be converted into Euros using the exchange rate prevailing on 30 November 2018, the closing date of the promotion. The bonus will be paid in Euros.

The amount of the bonus is limited to €5.000 per client. The payment of the bonus will be made in March 2019. In case of a joint account, the bonus will be paid on the cash account of the account holder who initially opened the account.

Clients will receive a confirmation e-mail once the payment has been made.

MeDirect Bank reserves the right not to grant the bonus or ask to refund the bonus if a client only had the intention to get the bonus and within 3 months after the promotion has ended (30 November 2018), sold more than 50% of the value of the mutual funds booked on the investment account.

## TRANSFER OF SECURITIES

Transfers of mutual funds can be instructed by sending us a message. Existing clients can do this on their secure website, new clients can [submit this form on the public website](#). Please provide us with the necessary details (ISIN, fund name and currency) and add the following reference: "request to transfer mutual funds from another bank, broker or custodian to MeDirect". This request needs to be instructed before 23 November 2018. MeDirect will check your portfolio and verify if all mutual funds can be transferred. In our response to the client we will include the "Asset Transfer Form B". In order to qualify for the bonus, we need to receive the completed and signed form no later than 30 November 2018. MeDirect will then contact the financial institution where the client holds his or her mutual funds in order to initiate the transfer of assets.

## REIMBURSEMENT OF TRANSFER COSTS

In addition to this promotion, MeDirect will reimburse any fees that external institutions may charge for transferring securities to MeDirect, up to a maximum of €500 per client. The reimbursement is limited to maximum of €100 per transferred line and the value of the transferred line is at least €500 (or the equivalent of €500 if the security is quoted in a different currency). Please note that this is a total amount of €500 per client over the entire duration of the client relationship (For example: you were already reimbursed for an amount of €250 earlier, then there's an amount of €250 that still can be introduced.) These costs will be refunded to the client's Cash Account with MeDirect as soon as the securities are booked into the investment account at MeDirect and after having received the receipt of the fees charged to the client by the external institution. All details regarding the fees for portfolio transfer are available on the website <https://www.medirect.be/tariffs-and-charges/other-fees>.

## CONDITIONS FOR PARTICIPATING

This promotion applies to new and existing clients of MeDirect. MeDirect reserves the right to refuse any client for any reason. MeDirect only accepts clients residing in Belgium for legal and tax purposes.

## ACCEPTANCE OF THE TERMS AND CONDITIONS

By participating in this promotion, the client acknowledges that he or she has read, understood and accepted these terms and conditions. If the customer would like to receive a printed copy of these terms and conditions, he or she can send an email to [info@medirect.be](mailto:info@medirect.be).

*\*Fund is the popular name for UCI (Undertaking for Collective Investment). A UCI is an undertaking that brings together several investors and invests their deposited money in various investment options, such as stocks, bonds, cash, etc., in order to spread the risk.*