



MEMBER GET MEMBER
TERMS AND CONDITIONS

The MeDirect referral program ("Program") will allow the Referrer & Referee to each earn a 50€ bonus. Up to five (5) successful referrals registered with a unique referral code ("Referral Code").

How do I Invite Friends?

Desktop:

1. Log in to your MeDirect Online Banking.
2. Click 'Invite a Friend' on the side menu.

You have 2 options:

- a) On this page you will find your Referral Code that you can share with your friends ;
 - b) You can also share a message, by clicking on the button below, directly through your favorite channels. This message contains a Referral link to our onboarding page (your Referral Code is embedded in the link and prefilled in the application form).
3. Your invited friends ("Invited Friends") must click on the Referral Link and become a customer of MeDirect using your Referral Code.
 4. Your Invited Friends must complete their application to open an account with MeDirect.

Mobile App:

1. Open your MeDirect App
2. Tap on the 'More' section at the bottom of the screen and select 'Invite a Friend'.

You have 2 options:

- a) On this page you will find your Referral Code that you can share with your friends ;
 - b) You can also share a message, by clicking on the button below, directly through your favorite channels. This message contains a Referral link to our onboarding page (your Referral Code is embedded in the link and prefilled in the application).
3. Your Invited Friends must click the Referral Link and become a MeDirect customer using your Referral Code.
 4. Your Invited Friends must complete their application to open a MeDirect account.

What do my Friends need to do?

1. Your Invited Friends must successfully sign up to become MeDirect customers by using your Referral Link and/or Referral Code.
2. Your Invited Friends must complete the MeDirect online onboarding process and become a client.
3. Your friends need to invest a minimum amount of 1,000€ gross (fees and taxes included) in one or more funds, shares, bonds and/or ETFs. To be eligible to the 50€ bonus, the investment should be made within 30 days from successful onboarding and at the latest by the end of this referral program. Furthermore, the investment should be kept for at least one business day.

Don't forget to remind your friends to complete all the above steps so you can earn the 50€.

Important Legal Information:

The following capitalized words shall have the following meaning:

“You” refers to the Referrer & Referee.

“We” and “Us” refer to MeDirect Bank SA/NV.

“Pay-Out” refers to the 50€ bonus that will be paid by MeDirect Bank SA/NV

“Terms” refers to the Member Get Member Terms and Conditions.

- ✓ By participating in the MeDirect Bank SA/NV Program, you have read the Terms and Conditions and agreed to be bound by them.
- ✓ This program runs from 1 April to 31 May 2022, both days included.
- ✓ This is a two-sided campaign where both the Referrer and the Referee will each benefit from the Pay-Out.
- ✓ Referees can benefit from this promotion only once, as each referred person is only eligible for one client application.
- ✓ The Referee must use the Referral Code provided to them by the Referrer for both the Referee and the Referrer to receive the Pay-Out. This Referral Code must be input by the Referee when completing the ‘Become a Client’ online application. No Pay-Out shall be provided if the Referee becomes a customer of MeDirect Bank SA/NV in another way.
- ✓ The Referral Code is unique to you. New MeDirect Bank SA/NV customers will receive a unique Referral Code after 6 months from the date of onboarding.
- ✓ To accept the Referral Code from the Referrer, the Referee will need to provide Us with their consent to share their name, first name and status of their application with the Referrer, so that the Referrer can track the referrals. Once the Referee has completed all the steps required for the Pay-Out, the Referee’s details will no longer be shared. The Referee has the right to withdraw this consent at the time of onboarding by deleting the Referral Code, which will also mean that the Referrer will not be eligible for the Pay-Out.
- ✓ When the Referee opts for a joint application, the Referee along with the joint Referee applicant will be asked to input the Referral Code for each application when completing the ‘Become a Client’ online application. Both Referees must apply the unique Referral Code provided by the Referrer, for the Referrer to receive a Pay-Out for both joint holders and for both Referees to receive a Pay-Out each upon completion of their application.
- ✓ Every Referral Code will generate a Pay-Out on the first 5 Referees that complete the Client Application Process using the same Referral Code. Neither the Referrer, nor the Referee will benefit from the Pay-Out for applications submitted over and above the first 5 completed applications. The Referral Code will be available for the Referrer to share it to potential Referees, after 6 months from the date of onboarding.
- ✓ MeDirect Bank SA/NV reserves the right to terminate the Program before the foreseen end date of 31 May 2022. If the campaign is ended prematurely the Bank will inform the Referrer by e-mail that Referees have 15 days from the send date of the mail to complete the onboarding to still benefit from the Pay-Out.
- ✓ In the event of inconsistent answers from the Referee, MeDirect Bank SA/NV reserves the right to refuse to enter into a relationship with the Referee, if the latter does not respond within two weeks to the Bank’s request for clarification.

- ✓ Belgian Law applies to any Program offered by MeDirect Bank SA/NV.
- ✓ The Program is a scheme offered by MeDirect Bank SA/NV and does not create any legal obligations that may be enforced in front of any Courts of Law.

For the Referrer to benefit from the Pay-Out, the Referee will need to:

- Onboard successfully with MeDirect Bank SA/NV by meeting the conditions stated in these Terms and Conditions.
- Complete the above process until the 31st May 2022. Any applications that are still pending after the 31st May 2022 will not be eligible for the Pay-Out.

A Referee must be:

- A new MeDirect Bank SA/NV customer who does not yet have a customer relationship with MeDirect Bank SA/NV and has never had a past customer relationship with the Bank.
- Over 18 years of age and a Belgian tax resident.
- Eligible for a MeDirect Bank SA/NV account which means that the application for the opening of a customer's account must be approved by MeDirect Bank SA/NV.
- An individual who will only use the account for personal, non-commercial purposes.

The Pay-Out for both the Referee and the Referrer will be made within two months from the Referee's successful completion of the onboarding process and meeting the above Terms and Conditions and is paid in the respective customer's account held with MeDirect Bank SA/NV.

The 'General Terms and Conditions' of MeDirect Bank SA/NV shall also apply to this promotion. In case of any conflict between the 'General Terms and Conditions' or the 'Investment Services Terms and Conditions' and the 'Terms and Conditions' the latter shall prevail.