

CONDITIONS OF THE 1% PROMOTION ON MEMANAGED

All MeDirect clients who invest in a MeManaged portfolio with MeDirect during the period of the 1% promotion are eligible for a 1% bonus on the net invested amount. This bonus is limited to €2,500 per client. To receive the bonus, the client must meet all the conditions and requirements stipulated in these Terms and Conditions.

TERMINATION AND MODIFICATION OF THE PROMOTION, AND EXCLUSION

This promotion runs from September 1 to 30 September 2025 inclusive.

MeDirect Bank SA reserves the right to adjust the duration of the promotion, change its criteria, or even cancel it entirely if justified by force majeure or any other circumstance beyond its control. MeDirect also retains the right to end the promotion at any time or alter its terms for the future without affecting the rights and obligations that were applicable to MeDirect and clients who had already participated prior to the moment of early termination or modification.

Any changes regarding this promotion will always be announced on the www.medirect.be website. Neither MeDirect nor its employees can be held liable for the termination or modification of the promotion.

In the event of confirmed abuse, MeDirect reserves the right to exclude the client at fault, and any subsequent claims will not be considered.

STEPS TO FOLLOW

The customer is eligible for the 1% bonus if he/she invests in MeManaged during the period of the 1% promotion.

To be eligible for the 'MeManaged' bonus, the client should ...

1. ... actually, and legally complete all steps to create a MeManaged portfolio and invest an initial amount of at least €5,000 during the 1% promotion period, and/or;
2. ... complete one or more of the following actions on the MeDirect platform during the period of the 1% promotion:
 - a. make additional deposits, and/or;
 - b. add a monthly contribution of at least €100.
3. ... keep the invested amounts in the MeManaged portfolio during the promotion period on the same account for six months after the end of the promotion period.

BONUS CALCULATION

To be eligible for the bonus, the client must have invested in MeManaged by the last day of the 1% promotion period at the latest. On April 10, 2026, MeDirect will calculate the total value of all eligible investments made by the client during the 1% promotion period.

To calculate the 1% bonus, MeDirect will determine the net invested amount, which is the difference between the 'subscription value' (the value of all investments in MeManaged during the promotion period) and the 'redemption value' (the total value of the assets withdrawn from MeManaged during the promotion period) in MeManaged during the promotion period. All eligible investments made by the client should remain in the same securities account for six months after the end of the promotion.

The bonus equals 1% of the net invested amount in MeManaged and is capped at €2,500 per client.

BONUS PAYMENT

The bonus will be deposited in euro into the client's current account no later than April 30, 2026.

EXAMPLES OF BONUS CALCULATION MEMANAGED

Example 1:

During the period of the 1% promotion:

- Mr. A opens a MeManaged portfolio worth €5,000 via his individual account on September 26, 2025, and keeps it for six months following the end date of the 1% promotion.

Mr. A will receive a bonus of €50, which will be deposited into his individual current account.

Example 2:

During the period of the 1% promotion:

- Mr. A already has a MeManaged portfolio of €10,000 and decides to invest an additional €4,000 on September 10, 2025, and keeps it for six months following the end date of the 1% promotion.
- The net invested amount is €4,000.

Mr. A qualifies for a bonus of €40.

Example 3:

During the period of the 1% promotion:

- Mr. A already has a MeManaged portfolio of €10,000 and decides to withdraw €4,000 on September 10, 2025 and to reinvest €3000.
- The net invested amount is thus -€1,000

Mr. A does not qualify for the bonus in this case.

QUALIFYING PRODUCTS

This promotion applies to MeManaged portfolios available on the MeDirect platform.

The following financial products are also excluded from the promotion:

- ETFs
- Equities
- Bonds
- Investment plans
- Individual mutual funds

CONDITIONS FOR PARTICIPATION

MeDirect reserves the right to not grant the payment in cases of fraudulent participation, violation of the Terms and Conditions, or non-compliance with the current regulation.

ACCEPTANCE OF THE TERMS AND CONDITIONS

By participating in this promotion, the client acknowledges having read, understood, and accepted these Terms and Conditions.