

## CONDITIONS OF THE 1% PROMOTION ON MUTUAL FUNDS

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All MeDirect clients who purchase mutual funds through MeDirect's MeSolo platform during the period of the 1% promotion are eligible for a 1% bonus on the net invested amount following a six-month holding period. 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.

### *DURATION*

This promotion runs from 20 April 2026 to 31 May 2026 inclusive. MeDirect reserves the right to modify the details and/or duration of this promotion at any time. Any changes to these Terms and Conditions will always be announced on the MeDirect website ([www.medirect.be](http://www.medirect.be)).

### *STEPS TO FOLLOW*

The client is eligible for the 1% bonus if they invest in mutual funds during the period of the 1% promotion.

To be eligible for the mutual fund bonus, the client should ...

1. ... open a free securities account (if he doesn't have one already);
2. ... invest in one or more mutual funds during the period of the 1% promotion.
3. ... and keep the net invested amount made during the promotion period in the same securities account for six months after the end of the promotion. The net invested amount made during the promotion period will be calculated on 10 June 2026 and compared with the net invested amount on 30 November 2026.

If the customer sells other investment products at MeDirect (e.g. 'MeManaged', 'MeGreen', 'Flexer', 'MeGlobal', 'Mijn Kapitaal', etc.), and if they use the proceeds of the sale to invest in funds, this will not be considered when calculating the bonus.

### *BONUS CALCULATION*

To be eligible for the bonus, the client must have placed their mutual fund buy orders by the last day of the 1% promotion period at the latest. On 30 November 2026, MeDirect will calculate the total value of all eligible investments made during the 1% promotion period and kept for six months after the end of the promotion.

To calculate the 1% bonus, MeDirect will determine the net invested amount, which is the difference between the 'subscription value' (the value of eligible mutual funds subscribed to in the client's securities account during the promotion period) and the 'redemption value' (the total value of all mutual funds sold or transferred to another financial institution during the six-month holding period) from mutual funds during the promotion period. As mentioned in the 'Steps to follow' section, proceeds from the sale of other MeDirect products that are reinvested in funds will not count towards the bonus.

The bonus equals 1% of the net invested amount in mutual funds and is capped at €2,500 per client. In the case of a joint account, both account holders will receive a bonus of up to a total of €5,000.

To calculate the bonus, transactions denominated in currencies other than the euro will be converted into euros using the exchange rates prevailing on the transaction date (for subscriptions and redemptions). The bonus will be paid in euros.

The bonus will be deposited into the client's current account no later than 31 December 2026.

### ***BONUS PAYMENT***

If the client invests solely through their individual securities account, the bonus will be deposited into their individual current account.

If the client invests through their joint securities account and each account holder has an individual current account, MeDirect attributes 50% of the net invested amount to each co-holder. Therefore, the bonus will be deposited into their individual current accounts.

If the client invests through their joint securities account and at least one of the two account holders does not have an individual current account, the bonus will be deposited into their joint current account.

### ***EXAMPLES OF BONUS CALCULATION FOR MUTUAL FUNDS***

#### **Example 1:**

During the period of the 1% promotion:

- Mr. A purchases mutual funds worth €5,000 through his individual account on 26 April 2026.
- Mr. A purchases mutual funds worth €20,000 through his individual account on 30 April 2026.
- Mr. A sells mutual funds worth €2,500 through his individual account on 5 May 2026.
- The net invested amount equals €22,500.

Mr. A receives a bonus of €225, deposited into his individual current account.

**Example 2:**

During the period of the 1% promotion:

- Mr. A purchases mutual funds worth €5,000 through his individual account on 26 April 2026.
- Mr. A purchases mutual funds worth €2,000 through his individual account on 30 April 2026.
- Mr. A sells mutual funds worth €7,000 through his individual account on 5 May 2026.
- The net invested amount equals 0.

Mr. A is therefore eligible for a bonus of €0.

**Example 3:**

Mr. A and Mrs. B have a joint account.

During the period of the 1% promotion:

- Mr. A purchases mutual funds worth €250,000 through his individual account on 26 April 2026.
- Mrs. B purchases mutual funds worth €250,000 through her individual account on 30 April 2026.
- Mr. A and Mrs. B purchase mutual funds worth €500,000 through their joint account on 5 May 2026.
- The net amount invested by ...
  - ... Mr. A is €500,000.
  - ... Mrs. B is €500,000.
- Mr. A is therefore eligible for a bonus of €2,500, deposited into his individual current account.
- Mrs. B is therefore eligible for a bonus of €2,500, deposited into her individual current account.

**Example 4:**

During the period of the 1% promotion:

- Mr. A purchases mutual funds worth €250,000 through his individual account on 26 April 2026.
- Mrs. B does not invest through her individual account.
- Mr. A and Mrs. B purchase mutual funds through their joint account worth €250,000 on 30 April 2026.
- The net amount invested by ...
  - ... Mr. A is €375,000.
  - ... Mrs. B is €125,000.
- They are therefore eligible for a bonus.
  - Mr. A is eligible for a bonus of €2,500, deposited into his individual current account.
  - Mrs. B is eligible for a bonus of €1,250, deposited into her joint current account.

## ***QUALIFYING PRODUCTS***

This promotion applies to mutual funds available on MeDirect's MeSolo platform. All MeDirect clients who invest in mutual funds during the 1% promotion period and keep their investments for the full six-month holding period, while meeting all other conditions, are eligible for a 1% bonus.

The following financial products and services are also excluded from the promotion:

- ETFs
- Equities
- Bonds
- MeManaged
- Investment plans
- Historical model portfolios like 'MeGreen', 'Flexer', 'MeGlobal', 'Mijn Kapitaal' etc.

## ***PRIVACY***

MeDirect Bank SA is responsible for handling the personal data of all its clients. Both MeDirect Bank SA's services and the information collected in connection with this promotion are fully compliant with applicable data protection laws. Details about how personal data is processed and shared can be found in the General Terms and Conditions and in the Privacy Policy published on the MeDirect Bank SA website.

## ***LIABILITY***

The organizer or its employees cannot be held responsible for any harm, damage, or disadvantage of any kind suffered by participants, regardless of the cause. This includes, but is not limited to, technical issues, internet delays or the loss or corruption of transmitted data. Exceptions apply only when direct damages arise from gross negligence by the organizer, third parties or their representatives.

## ***INVALID OR UNENFORCEABLE CLAUSES***

If any clause in these terms is found to be invalid or unenforceable, this will not affect the validity or enforceability of the remaining provisions. If needed, the invalid clause will be replaced with a valid one that reflects a similar purpose and intent.

## ***APPLICABLE LAW AND JURISDICTION***

The promotion is governed by Belgian law. Any disputes will be subject to the exclusive jurisdiction of the Belgian courts.

## ***ACCEPTANCE OF THE TERMS AND CONDITIONS***

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