

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 15 November 2025 to 15 January 2026 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 in the same securities 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 15 July 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). 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 1 August 2026.

EXAMPLES OF BONUS CALCULATION FOR MEMANAGED

Example 1:

During the period of the 1% promotion:

- Mr. A opens a MeManaged portfolio worth €5,000 via his individual account on 26 November 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 25 November 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 25 November 2025 and to reinvest €3,000 on 25 December 2025.
- The net invested amount is -€1,000

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

Example 4

During the period of the 1% promotion:

- Mr. A already has a MeManaged portfolio of €10,000 and decides to invest €5,000 on 25 November 2025.

After the period of the 1% promotion:

- Mr. A decides to withdraw €5,000 from his MeManaged portfolio on 15 February 2026. On 15 March 2026 he reinvests €5,000 in his MeManaged portfolio.

Mr. A is not eligible for the bonus as he did not keep the invested amount in the same securities account for an uninterrupted period of 6 months.

QUALIFYING PRODUCTS

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

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

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

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.