

TERMS AND CONDITIONS OF THE 1% PROMOTION ON INVESTMENT PLANS

All MeDirect clients who invest in an eligible investment plan with MeDirect while the 1% promotion is running will be entitled to a 1% bonus on the net invested amount. This bonus is limited to €2,500 per client. In the case of a joint account, MeDirect allocates 50% of the net invested amount to each joint account holder. To receive the bonus, the client must meet all the requirements stipulated in these Terms and Conditions.

TERMINATION AND MODIFICATION OF THE PROMOTION, AND EXCLUSION

This promotion runs from 16 February 2026 to 31 March 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 client is eligible for the 1% bonus if they invest in an investment plan during the period of the 1% promotion.

To be eligible for the 'investment plan' bonus, the client must...

1. ... fully and legally complete all steps to open an investment plan and invest an initial amount of at least €100 during the 1% promotion period, and/or;
2. ... complete one or both of the following actions on the MeDirect platform during the period of the 1% promotion:
 - a. add amounts to their investment plan, and/or;
 - b. add a monthly contribution of at least €25.
3. and keep the investment plan during the entire promotion period.

BONUS CALCULATION

To be eligible for the bonus, the client must have invested in an investment plan no later than the last day of 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 the eligible investment plans during the promotion period) and the 'redemption value' (the total value of the amounts withdrawn from the investment plans during the promotion period) in the investment plans during the promotion period. Investments made by the client are eligible if they remain in the same securities account throughout the entire promotion period.

The bonus equals 1% of the net invested amount in the investment plans and is capped at €2,500 per client. In the case of a joint account, both co-holders receive a bonus, up to a maximum total of €5,000 (i.e. €2,500 each).

The bonus will be paid into the customer's current account by 30 April 2026 at the latest.

If the customer sells funds in non-eligible portfolios (e.g. MeManaged, MeGreen, Flexer, MeGlobal, etc.) or individual funds held on our online platform, and if they use the proceeds of the sale to invest in the new eligible investment plans, the proceeds of the sale that the customer wishes to reinvest will not be considered when calculating the bonus.

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 co-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 one or both account holders do not have an individual current account, the bonus will be deposited into their joint current account.

EXAMPLES OF BONUS CALCULATION

Example 1:

During the period of the 1% promotion:

- Mr A opens an investment plan worth €5,000 on 18 February 2026.
- The net invested amount is €5,000.
- 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 an investment plan worth €10,000 that he opened before the start of the promotion and decides to invest an additional €5,000 on 18 February 2026.
- The net invested amount is €5,000.

- Mr A qualifies for a bonus of €50.

Example 3:

Mr A and Mrs B have a joint account.

During the period of the 1% promotion:

- Mr A opens an investment plan worth €25,000 through his individual account on 26 February 2026.
- Mrs B opens an investment plan worth €25,000 through her individual account on 27 February 2026.
- Mr A and Mrs B open an investment plan worth €50,000 through their joint account on 28 February 2026.
- The net amount invested...
 - ... by Mr A is €50,000.
 - ... by Mrs B is €50,000.
- Mr A is eligible for a bonus of €500, which will be deposited into his individual current account.
- Mrs B is eligible for a bonus of €500, which will be deposited into her individual current account.

Example 4:

During the period of the 1% promotion:

- Mr A opens an investment plan worth €25,000 through his individual account on 26 February 2026
- Mrs B does not invest through her individual current account.
- Mr A and Mrs B open an investment plan worth €25,000 through their joint account on 27 February 2026.
- Mr A opens an investment plan worth €5,000 through his individual account on 28 February 2026.
- The net amount invested...
 - ... by Mr A is €42,500.
 - ... by Mrs B is €12,500.
- They are eligible for the bonus.
 - Mr A is eligible for a €425 bonus, of which €300 will be deposited into his individual current account and €125 into their joint current account.
 - Mrs B is eligible for a €125 bonus, which will be deposited into their joint current account.

Example 5:

- Mr A has invested €5,000 in his MeManaged portfolio. During the period of the promotion, he sells this portfolio to invest €5,000 in an investment plan.
- Mr A does not receive a bonus in this case.

QUALIFYING PRODUCTS

This promotion applies to the investment plans available on the MeDirect platform.

Only the investment plans listed below are eligible for the bonus:

- Balanced investment plan
- Income and growth investment plan
- Megatrends investment plan

Investments in investment plans launched before 2025, such as 'MeGreen', 'Flexer', 'MeGlobal' and 'Mijn Kapitaal', are excluded from the promotion.

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

- ETFs
- Equities
- Bonds
- MeManaged
- 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.