

RULES OF THE STRATEO SPONSORSHIP

1. General

This program is organized by the own initiative of Strateo (hereafter, the “Bank”), established Rue de Chantepoulet 25, Geneva, and member of FINMA, branch of Arkea Direct Bank SA (France).

Conditions set forth in this document (hereafter the « Rules ») apply to the sponsorship program of Strateo.

Participation to the program is for physical persons exclusively, for the godfather-clients as well as the godson-clients.

2. Special offer : invite friends to become clients

The program described hereafter is valid from July 1st on, for an undefined period, upon the Bank’s own initiative. It consists in allowing clients to sponsor one or several friends so that they become new clients of the Bank.

3. Bonus amounts

By opening an account with Strateo from July 1st on, and if the conditions of eligibility for the sponsorship program are met:

- The godson client receives a bonus amount of CHF 100, if they open a first account as well as place a first trade.
- The godfather client receives a bonus amount of CHF 100

The CHF 100 bonus will be deposited on their accounts opened with the Bank, during a period of 30 working-days following the acceptance by the Bank of the account-opening and the validation of the Conditions by the client.

4. How to benefit from the offer?

- Ask your future godfather to communicate their code to you.
- When you fill the account opening form, mention the code in the dedicated field.
- You and your godfather will have to meet the below conditions of the offer in order for your sponsorship to be deemed valid

The conditions set forth in these Rules apply subject to their compliance with this Article4.

The « sponsorship » program is exclusively dedicated to physical persons that are clients of the Bank as of the account opening by the godson.

This amount will be multiplied by the number of godson clients, but will be capped by a maximum amount of CHF 1'000 per godfather. Example : for one godson, CHF 100 bonus amount. For two godsons, CHF 200 bonus amount. For three godsons, CHF 300 bonus amount. For ten godsons, CHF 1'000 bonus amount, for eleven godsons, CHF 1'000 bonus amount (capped), etc..

Therefore, the godfather-client will not receive any additional bonus if more than 10 friends open an account with the Bank.

The number of godsons is defined as the number of physical persons that are godson-clients, and not the number of accounts opened.

If a godfather-client is co-beneficiary of a joint account or mandatory/representative of a moral person, the CHF 100 bonus account shall only be deposited once per godson, on only one of their account.

If a godfather-client is holding several accounts with the Bank, they can choose on which account the bonus amounts related to the sponsorship should be deposited.

For example, Client A has 3 banking relationships with the Bank:

- Individual account
- Joint account
- Account on which they have a mandate

In the context of the program, Client A can choose on which of the three accounts they wish the amount to be deposited.

For the godson opening an account with several beneficiaries/mandatories, only one bonus amount shall be deposited on said account.

In order to receive the bonus amount, the godson must be considered a « new client ». Is considered “new client” any individual opening an account with Strateo for the first time.

A person having previously opened and closed their account during the previous four years, whatever the banking relationship may have been, is not eligible for receiving the godson bonus amount.

A godson-client cannot cumulate several bonuses for the opening of the same banking relationship. However, they can participate to the program as godfather-clients, once their account has been opened, and invite one or several friends to become clients of the Bank. If a godson receives various promo codes from various godfather-clients, the promo code mentioned during the account opening process will define the godfather-client who receives the CHF 100 bonus as godfather. The CHF 100 bonus shall not be paid to either the godson nor the godfather as long as the account opening request of the godson has not been accepted by the Bank. The promo code has to be mentioned on the account opening form by the godson. If not, the Bank will not consider the sponsorship as valid. In that case, neither the godfather nor the godson shall receive the CHF 100 bonus amount.

This program cannot be combined with other special offers related to the opening of new accounts.

The Bank reserves the right to deny the opening of an account as per the Article 8 of the General Conditions.

5. How the sponsorship program works

Communications related to the program

The sponsorship program is communicated to clients via an email sent by the Bank, via the website www.strateo.ch and via any other channel that the Bank deems fit. The Bank is not responsible for communications related to the program that are not made by the Bank (but rather made by the godfather-clients or godson-clients).

5.a For the godfather-client

Upon the commencement of the sponsorship program, the godfather-client receives an email encouraging them to sponsor one or several friends to become new clients of the Bank. In the email, the client receives a personalized “promo-code”, and instructions covering the process of sending out invitations via email or social networks (Whatsapp, Twitter, Facebook or LinkedIn).

The “promo code” will have to be used and mentioned by the godson-client on the Strateo account opening form. If not the case, neither the godfather-client nor the godson-client will be entitled to receive the CHF 100 bonus.

The « promo code » is used to link the new godson-client to the godfather-client. By sponsoring a godson, and only if the latter actually becomes a new client of the Bank, the bonus amount will be deposited on the godfather-client account in the 30 working days following the validation of the Conditions by the godson-client. This amount will be multiplied by the number of godson clients, but will be capped by a maximum amount as set forth in this document.

Example : for one godson, CHF 100 bonus amount. For two godsons, CHF 200 bonus amount. For three godsons, CHF 300 bonus amount. For ten godsons, CHF 1'000 bonus amount, for eleven godsons, CHF 1'000 bonus amount (capped), etc...

In accordance with the General Conditions of the Bank, and in particular the duty of banking secrecy (Article 28), the Bank will not communicate to the godfather-client the personal details of the godson-clients having effectively opened an account using their promo code. Also, the Bank shall not communicate to the godson-client the details of the godfather-client. However, the Bank shall communicate to the client (godfather or godson) the reasons behind the non-payment of the bonus, as long as those reasons stem from failures on their part related to the Conditions.

5.b For the godson-client

Through a message from their godfather, sent via email or the social networks, the godson is invited to become a new client of the Bank and to win a CHF 100 bonus amount deposited on their account opened by the Bank. In order to do that, the godson will have to effectively open an account with Strateo and insert the promo code (sent by their godfather) in the account opening form, whether they open an account online or via paper onboarding.

Any account opening request is nevertheless subject to prior approval of the Bank.

5.c Payment of the CHF 100 bonus amount

Subject to the application of a cap on the maximum amount perceivable, the client-godfather receives a bonus of CHF 100 on their account opened with Strateo only if the three following conditions have been met: the account opening request made by the

godson has been accepted by the Bank, this account opening request has been made using the godfather's promo code, and the godson has fulfilled all the conditions set forth in this document.

For the godson, the CHF 100 bonus will be deposited on the account opened at Strateo within 30 working days only if the three following conditions have been met: the account opening request has been accepted by the Bank, this account opening request has been made using a promo code, and the godson has fulfilled all the conditions set forth in this document.

6. Complaints

In accordance with Article 22 of the General Conditions of the Bank, any complaint in the context of this program related to an item listed under that same Article 22 must be communicated to the Bank by email to legal@strateo.ch or by mail to the Compliance department. This communication must be made within 5 days of the moment the Client was aware (or allegedly has been aware) of the object of the complaint; this period can be longer depending on the applicable rules. Failure to follow this procedure will result for the Client in the loss of their rights with regards to this complaint.

7. Acceptation of the rules

The communication by the godfather-client of their promo code and the mention of this promo code by the godson-client imply the acceptance and understanding of the Rules by both godfather and godson clients. The Rules apply in the case the Client is trading for their own account as well as in the case the client is acting as a mandatory or legal representative. In the event that the General Conditions would contradict the Rules, the latter would prevail.

8. Others

8.a. Modification of the conditions.

The Bank reserves the right to change the conditions of the sponsorship program and in particular the right to cancel partially or wholly the program, for legal or technical reasons (servers, database,...) and/or for suspicious activity and/or fraud and/or suspected abuse, without any compensation to the participants. The Bank can also exclude a participant in case there is a suspicion of fraud or abuse, in accordance with the General Conditions.

8.b. Failure to comply with the Rules

In the event of a failure to comply with the Rules, the Bank reserves the right to refuse the payment of the bonus amount, as well as to repossess the previously-deposited bonus amount, for example by debit of the Client's account(s) with the Bank, and so without prior notice.

8.c. Responsibility

The Bank cannot be held responsible and rejects any responsibility whatsoever if, for a technical reason or any other reason out of the Bank's control, the initial communication email does not reach the intended recipient (the godfather), or the invitation email does not reach the intended recipient (the godson), or if the godson has not properly inserted the promo code on the onboarding form (which prevents the godfather as well as the godson from receiving the bonus amount)

8.d. Applicable law

The aforementioned conditions are governed by the laws of Switzerland.