



Birdee

MY MONEY MY RULES

Conditions of the Birdee Referral Program

Boost Offer

From 10/05/2023 to 15/06/2023

1. INTRODUCTION

→ Birdee societe anonyme ("Birdee"), established and having its registered office at 77-79, Parc d'Activites de Capellen, L-8308 Capellen (Luxembourg), is organizing a free promotional program without purchase obligation ("Referral Program") which can be accessed via its web application or one of its mobile applications ("Birdee Application").

2. CONDITIONS OF PARTICIPATION

→ Participants in the Referral Program include existing Birdee users ("Referrer") and persons referred by them to Birdee ("Referee").

→ For the avoidance of doubt, the Referrer may not self-refer themselves as a Referee, and a Referee may not already be a Birdee user. Users who are already registered cannot benefit from the Referral Program as a Referee via a new registration.

→ The Referrer and Referee must be natural persons, 18 years of age or over and resident in a country where Birdee operates.

→ The Referral Bonus (as defined below) will only be paid out to the Referee if the criteria in the paragraphs below are met and no limitations apply as outlined in the relevant paragraph.

3. METHOD OF PARTICIPATION

→ To participate in the Referral Program, the Referrer must:

- Be an invested client of Birdee

4. DURATION OF THE PROGRAMME

→ This Referral Programme is valid from 10th May 2023. The Boost Offer is valid from 10th May 2023 to 15th June 2023.

→ Birdee reserves the right to change the duration of the program at any time or to discontinue the Referral Program without notice.

5. PROGRAMME BONUS

→ The bonus amount of the Referral Program ("Referral Bonus") is:

- €25 per Referee for the Referrer; and
- €25 for the Referee.

6. REFERRAL BONUS ELIGIBILITY CONDITIONS

- A Referral Bonus can be earned by completing all of the following steps:
- The Referrer claims their unique referral code ("Referral Code") or unique referral link ("Referral Link") which are provided on the Birdee Application.
 - The Referee successfully registers, i.e. the registration must be accepted, via the Birdee Application using the Referral Code or by clicking on the Referrer's Referral Link when registering; and
 - The Referee, with an intended duration (i.e. minimum one year), signs up for a Birdee securities account or a "Birdee Vie" life insurance policy, becomes a client and makes an initial investment of minimum ~~€1,000~~ € 50 (during the boost offer period, from 10/05/2023 to 15/06/2023) within 30 days of registering.
- No later than 60 days after the Referee's initial investment, Birdee will pay the Referral Bonus into the Referrer's Birdee account or into both the Referrer's and the Referee's Birdee accounts, in the event that the Referral Bonus is awarded to both.
- Birdee reserves the right to substitute this payment with an award of equivalent value such as cash-back or a gift voucher, in particular when the initially-planned award is no longer available, without Birdee being held liable for this substitution.

7. PROGRAMME LIMITATION

- Each Referrer may claim multiple Referral Bonuses up to a maximum amount of EUR 1,000.
- A Referee may only have one Referrer and may only use their Referrer's Referral Code or Referral Link once during registration.
- A Referee may not combine the Referral Program with any other Birdee promotional program relating to registration (e.g. Welcome Program).
- The Birdee Referral Program is for personal use only. In particular, the Referral Link or Referral Code may not be used for any commercial activity, including, but not limited to, paid promotions, online advertising, public distribution via email services or websites (such as coupon sites, blogs soliciting rewards/bonuses), spamming or through the use of automated systems.

8. MISCELLANEOUS

- This Referral Program is a courtesy offered by Birdee and does not create any legal obligation enforceable in a court of law.

- In the event of a breach of these conditions, Birdee may legally recover any Referral Bonus already paid to the Referrer or Referee. Furthermore, Birdee reserves the right to suspend all or part of the Referral Program or to cancel the Referral Bonus if it observes any activity that it deems abusive, fraudulent or in violation of Birdee's terms and conditions. In this regard, Birdee reserves the right to review and investigate all referral activities and to suspend accounts or modify the Referral Codes or Referral Links at its sole discretion, if deemed fair and appropriate.
- Any referral of Referees initiated but still pending after one year (i.e. without initial investment) will be eliminated.
- These conditions are governed by Luxembourg law.
- Birdee reserves the right to modify all or part of the conditions contained in this document at any time and without notice. Any modification of these conditions shall be effective upon their publication on Birdee's website, applications or services.
- If you have any questions, you can contact our team at hello@birdee.co.