

Terms and Conditions

This document is made up of two parts:

- Part 1 applies to all users of this website;
- Part 2 only applies to registered users of this website.

This means that in the case that you are not a registered user, the terms set out in Part 2 won't be part of your agreement with us.

Part 1

Goldman Sachs. Goldman Sachs International, Frankfurt Branch is responsible for operating the website. Goldman Sachs International, Frankfurt Branch including affiliated companies is hereinafter referred to as "**Goldman Sachs**".

The rights and obligations of Goldman Sachs under the Terms and Conditions (including Part 2) may be transferred from Goldman Sachs International, Frankfurt Branch to Goldman Sachs Bank Europe SE, Marienturm, Taunusanlage 9-10, 60329 Frankfurt am Main without the User's consent ("**Transfer of Contract**" - *Vertragsübernahme*). In case of a Transfer of Contract, any reference to Goldman Sachs International, Frankfurt Branch in the Terms and Conditions shall refer to Goldman Sachs Bank Europe SE.

Goldman Sachs will inform you about this transfer on this website.

1. **Regulation S.** The securities mentioned on this website are not being offered, and will not be sold, within the United States or to, or for the account or benefit of, any U.S. person. The term U.S. person shall have the meaning as defined in Regulation S under the United States Securities Act of 1933 and includes, among other things, U.S. residents and U.S. corporations and partnerships.
2. **Authorized users.** This website may only be used by persons resident in Germany ("**Users**" or "**You**"). The User undertakes to no longer use this website if he will no longer be a resident of said country in the future.
3. **No agreement for the provision of information.** The usage of this website does not establish a contractual relationship with Goldman Sachs that goes beyond these Terms and Conditions. As a consequence, no client relationship will be established between Goldman Sachs and the User. In particular, the information presented on this website should not be regarded as an offer by Goldman Sachs to conclude an agreement for the provision of information against payment or free of charge. By visiting this website or by retrieving the information contained therein, no agreement for the provision of information is concluded between Goldman Sachs and the User.
4. **No guarantee in relation to quality, accuracy, up-to-dateness, availability and completeness of the information.** Neither the provision nor the content of this website or other services of the "Hotline" create any obligations on the part of Goldman Sachs towards the Users. Even

though this website is based on information which Goldman Sachs considers to be reliable and even though Goldman Sachs endeavours to keep this information up to date, Goldman Sachs, its directors, employees or advisors do not accept any liability for any form of damage, including direct, indirect, incidental, special, consequential or punitive damages, or loss of profit relating to the information contained on this website, including, but not limited to, damage that is the result of (i) the trust that a User places in the information offered via this website, (ii) viruses, defects or any functional shortcomings on this website or (iii) unauthorised access of this website. In particular, Goldman Sachs, its directors, employees or advisors do not warrant (a) the quality, accuracy, up-to-dateness, availability and completeness of the data and other information on this website, (b) the timely and accurate notification of the Users regarding the achievement of specified limits and thresholds, (c) the future continuation of the provision of information or its updating, (d) the suitability and appropriateness of the securities for the investor, (e) the accounting and tax consequences of an investment in securities and (f) the future performance of the securities. Goldman Sachs does not assume any liability in this regard. Users are responsible for evaluating the information and other content available on this website taking into account items (a) – (f) above.

Investors should carefully weigh all risks before investing in securities or financial instruments and should consult an independent financial adviser and should seek legal, accounting, tax and other advice on any investments in the securities (where necessary and appropriate).

The values and prices displayed on this website do not take into account the size of a transaction, i.e. the size of a specific transaction can lead to different values or prices. Furthermore, they may not correspond to the value or price available in the market at the time when a User wishes to purchase or sell a particular security or currency.

5. **No offer, no invitation to buy.** This website is intended solely for the User's information and does neither constitute an invitation nor an offer to purchase or sell any securities of Goldman Sachs or other issuers. Investors cannot directly purchase or sell the described securities on this website from Goldman Sachs, but only via their own bank account.
6. **No advice, hotline.** Neither the information on this website nor the information you receive from the "Hotline" include investment, tax or other advice. They do not take into account the specific situation of the User with regard to his investment objectives and risk appetite. They do not replace the advice provided by your bank or other tax or financial adviser which is indispensable in every individual case before the purchase decision is made.
7. **No financial analyses.** The information provided on this website does not constitute "investment research" within the meaning of the Delegated Regulation (EU) 2017/565 and does not meet the legal requirements to promote the independence of investment research and are not subject to any prohibition on dealing ahead of dissemination of investment research. They may differ from the analyses of financial instruments and their issuer (research) published by Goldman Sachs.
8. **Risks.** The purchase of securities is associated with financial risks. Under unfavorable circumstances issuer-specific or product-specific risk may materialize and lead to a total loss of the invested capital. Please refer to the relevant key information document (see "Key Information Document") and the prospectus (see "Prospectus") for a description of the issuer-specific or product-specific risks.

9. **Price information.** The price information contained on this website is generally taken from VWD Group or Boerse Stuttgart, but can also be calculated by Goldman Sachs itself for securities issued by Goldman Sachs. Current prices of the securities or the underlyings may be displayed with a time delay due to the regulations of the respective stock exchanges or the respective providers of financial information. Further price information, in particular information on the previous performance of the underlying, can be found at the reference to the relevant security indicated in the prospectus (see "Prospectus"). Historical performances are not a reliable indicator of the future performance of the underlying or the securities. Please note that Goldman Sachs does not guarantee the accuracy of the price information and that price information can be corrected at any time.
10. **Indications of return.** All indications of return, such as bonus or maximum returns, are gross returns that do not take into account any occurring costs. In practice cost may arise for the investors which reduce the return. These include, for example, account maintenance and transaction costs. How large the impact is on the net return depends on the investment sum and the actual costs occurring for the respective investor.
11. **Key Information Document.** Key information documents are available for most of the products issued by Goldman Sachs on this website under the relevant securities data. Insofar as this is not the case, the products issued by Goldman Sachs are currently not intended for sale to retail clients.
- For products not issued by Goldman Sachs, the key information document is available on the website of the respective issuer. Neither does Goldman Sachs advise on these products nor does Goldman Sachs sell these products.
12. **Prospectus.** Users contemplating the purchase of the securities described on this website should, with regard to the features of the securities and the risks associated with these securities, read the securities prospectus which consists of the Final Terms and the related Base Prospectus (if applicable) as amended by supplements (together the "**Prospectus**") before purchasing the securities.
- For securities issued by Goldman Sachs, the Prospectus is available free of charge in paper form at Goldman Sachs International, Frankfurt Branch, Marienturm, Taunusanlage 9-10, 60329 Frankfurt am Main, or can be requested in electronic form via email to zertifikate@gs.com. In addition, the prospectuses for the securities can be downloaded on the respective product's detail page on this website. The respective product's detail page can be accessed by entering the relevant securities identification number (WKN or ISIN) of the security in the search bar at the top of this website.
- For securities not issued by Goldman Sachs, information on the availability of the prospectus can be found on the websites of the respective issuer.
- Goldman Sachs is not an offeror of these securities and does not accept any liability or give any other warranty for information contained in prospectuses which have not been prepared by Goldman Sachs.
- No rights can be derived from the information available on this website and all information available on this website must be read at all times in connection with the relevant Prospectus and Key Information Document.
13. **Conflicts of interest.** It has to be noted that Goldman Sachs may, from time to time, purchase or sell, or hold positions (long or short) in securities, commodities, futures or options for

hedging and other purposes which are identical or related to such securities. This may have an impact on the value of the securities.

With regard to securities issued by Goldman Sachs, Goldman Sachs may also be a calculation agent or sponsor of underlyings and as such may make determinations that effect the value of the securities.

With regard to securities not issued by Goldman Sachs, although Goldman Sachs endeavors to select products on the basis of objective criteria, it cannot be guaranteed that all products available in the market are included and the selection is always objective. Goldman Sachs has no contractual relationships with the issuers of the respective securities in relation to the inclusion of the securities on this website. However, Goldman Sachs has various business relationships, including relationships with the issuers of the securities not issued by Goldman Sachs.

14. **Commission payments by GS.** It is possible that Goldman Sachs pays commissions to distribution partners in connection with the distribution of a security issued by Goldman Sachs. Such commission payments affect the investor's ability to generate income. If commission payments are made, you will find information on the amount of these commission payments in the relevant prospectus for securities whose Final Terms were deposited with the German Federal Financial Supervisory Authority (*Bundesanstalt für Finanzdienstleistungsaufsicht*) after 1 November 2007 (see also "Prospectus").
15. **Links.** This website may contain "links" to websites ("**Sites**"). If you click on such a link, you will enter an external Site which is financed and maintained by a third party independently of Goldman Sachs. Goldman Sachs provides such links solely as a convenience to you in locating other Sites. Goldman Sachs has not investigated, analysed nor reviewed the information, software or products on such Sites, either in terms of content or technology. Accordingly, Goldman Sachs, its directors, employees or advisors make no statements whatsoever about the quality, accuracy, up-to-dateness, availability and completeness of the content of such Sites. Furthermore, Goldman Sachs, its directors, employees or advisors accept no liability for any form of damage, including direct, indirect, incidental, special, consequential or punitive damages, or loss of profit as a result of (i) the use or inability to use such Sites and (ii) any technical error or viruses that may be contained on such Sites. The fact that Goldman Sachs provides the link does not constitute an invitation, advice, recommendation or endorsement by Goldman Sachs of the content of such Sites, their owners or persons responsible for them.
16. **Rights to content and layout.** The content and layout of the website, including the underlying software, are protected by copyright and in other ways. The (complete or partial) reproduction, transmission, modification, linking or use of the website for public or commercial purposes is prohibited without the written consent of Goldman Sachs. Downloads and copies of this website are only permitted for private, non-commercial use and may not be passed on to third parties.
17. **Selling restrictions.** The User undertakes to comply with the selling restrictions mentioned in the respective Prospectus in case of securities issued by Goldman Sachs.
18. **Modification and suspension of publications, no updates.** Goldman Sachs expressly reserves the right to modify, delete, and temporarily suspend publication of this website, or the entire functioning of the website including the services offered, all information, features and functions which are accessible by using the website, without prior notice. Goldman Sachs is not obliged to update or keep up-to-date information that is made available on this website.

19. **Amendment of Part 1 of these Terms and Conditions.** Goldman Sachs reserves the right to amend or replace these Terms and Conditions at any time. It is up to the User to view these Terms and Conditions periodically in order to keep informed of changes.
20. **Applicable Law.** The laws of the Federal republic of Germany shall apply to these Terms and Conditions under exclusion of private international law.
21. **Miscellaneous.** Goldman Sachs is not obliged to participate in dispute settlement proceedings before a consumer arbitration body.

Part 2

1. **Registration.** Goldman Sachs International, Frankfurt Branch ("**Goldman Sachs**") (see Part 1 above) will offer users the possibility to register as a user of the website and to participate in a Rewards Program as an incentive for using the website.

By registering for the website, the user is automatically registered for the Rewards Program.

To be eligible to register for the website you must

- be aged 18 or over;
- be resident in Germany;
- have a valid email address; and
- not provide investment or financial services.

In addition, in order to actively participate in the Rewards Program you must hold a bank account with a German IBAN number in your name.

2. **Rewards Program.** The Rewards Program is a cost-free, voluntary and discretionary incentive without legal obligation on the part of Goldman Sachs. As part of the Rewards Program, Goldman Sachs will grant non-transferable Rewards Points to users who have successfully completed the registration process for this website ("**Registered Users**") based on criteria set by Goldman Sachs from time to time. Rewards Points cannot be used for making payments and are not e-money.
3. **Registration process, Conclusion of Contract and Participation in the Rewards Program.**

In order to register for the website, users have to provide an email address, create a password, review the Terms and Conditions as well as the Privacy Policy and click on the "Sign Up" button. The user hereby submits a legally binding request to conclude a contract for participation in the Rewards Program with Goldman Sachs in accordance with these Terms and Conditions.

Subsequently, Goldman Sachs sends to the user an email to the email address indicated by the user with a confirmation of the request and a unique code. The confirmation email does not constitute a contract between the user and Goldman Sachs. In the next step the user is asked to enter the unique code in an input field and to click on the "Verify" button.

In case the code is correct, the user is confirmed on screen as a Registered User. With this confirmation Goldman Sachs accepts the request of the user and the contract between the user and Goldman Sachs according to these Terms and Conditions is concluded. The Registered User will have the possibility of accessing and saving the applicable Terms and Conditions at the time the contract is concluded via a link in the confirmation on screen. The text of the contract will not be stored by Goldman Sachs after the conclusion of the contract.

The whole registration process enables the user to see and, if necessary, amend the information provided for the purpose of registration

It is not allowed to register more than once for the website.

With the registration for the website the Registered User automatically participates in the Rewards Program and can accrue "Pending" points (see Section 7). However, the awarding and redeeming of accrued points requires the provision of additional information on the part of the Registered User.

This includes but is not limited to details of a bank account held in the name of the Registered User with a German IBAN number. No redemption for Rewards Points can be received if no German bank account has been registered.

During the course of the Registered User's participation in the Rewards Program, Goldman Sachs may ask Registered Users from time to time to provide additional information or personal details for the purposes of the Rewards Program. Registered Users acknowledge that Goldman Sachs may terminate their status as Registered Users and their participation in the Rewards Program if they do not immediately provide this additional information.

Registered Users should enter all required data carefully, in particular bank account details. Goldman Sachs will not be responsible for verifying the correctness of the information provided by the Registered User. Goldman Sachs is not liable if payments in relation to redeemed Rewards Points are transferred to the wrong account due to incorrect account data provided by the Registered User.

Please note that although bank details can be registered and full redemptions are possible, the "partial" redemption of Rewards Points will be introduced at a later point in time.

Registration of an IBAN is not required to participate in the Rewards Program at this point in time. An IBAN can also be registered later, but its registration is a condition for a redemption in accordance with Section 13.

4. **Verification.** Goldman Sachs may carry out verification checks on the validity of information provided by Registered Users.

Verification may occur either as part of the registration process (in order to become a Registered User) or, in particular, once a Registered User enters additional (personal) information required for participating in the Rewards Program.

Registration for the website and full participation in the Rewards Program are subject to the successful completion of any required verification checks, which will be determined in the sole discretion of Goldman Sachs. As long as a Registered User is not fully verified, the user cannot participate in the Rewards Program in the sense of being awarded points and being able to redeem them. In case a user is verified as a Registered User, but verification checks are still ongoing with respect to the additional information required for the full participation in the Rewards Program, Goldman Sachs may restrict the ability of the Registered User to participate in the Rewards program (i.e. being awarded points and being able to redeem them).

5. **Changes to Registration Information.** Registered Users must keep their registration data up-to-date at all times. Changes can be made to this information by Registered Users on the website at any time but any such changes will only take effect subject to any further required verification checks. Goldman Sachs may restrict the ability of Registered Users to collect and / or redeem Rewards Points while updated registration information is still subject to verification.

6. **Collecting Rewards Points.** All Rewards Points collected by a Registered User will be shown on the "Rewards Overview" page on the website. The paragraphs on Rewards for Sign-Up, Trades and Referrals of new users below should be understood as a non-binding indication of when Rewards Points will be awarded. Whether Rewards Points will be granted in the individual case will be determined in the sole discretion of Goldman Sachs. This also includes the amount of Rewards Points granted by Goldman Sachs which may vary from time to time. Please check the FAQs page for currently available rewards.
Please note that no Rewards Points can be collected for activities on the website prior to registration.
7. **Pending Points.** Rewards Points may be displayed in your online "Rewards Overview" as "Pending". Pending Points indicate Rewards Points which you may be awarded subject to confirmation by Goldman Sachs that all criteria for the reward have been met (e.g. successfully linking a trade to a Registered User). Pending Points cannot be redeemed.
8. **Awarded Points.** Once confirmed by Goldman Sachs, Rewards Points will be displayed in your online "Rewards Overview" as "Awarded". Awarded Points are the Rewards Points you have been awarded and which you can redeem. If Goldman Sachs is unable to confirm that all criteria for the reward have been satisfied, the relevant points will instead be displayed in the "Rewards Overview" as "Not Awarded". Please also refer to Section 15.
9. **Lifetime Points.** Rewards Points can only be used for Redemption once. However, you will keep them as Lifetime Points. The Lifetime Points balance is a record of all awarded Rewards Points during a Registered User's participation in the Rewards Program.
10. **Rewards for Sign-Up.** Goldman Sachs may make Rewards Points available to Registered Users for registering for the Rewards Program. Any such Rewards Points will not be awarded until the relevant Registered User has also completed an Eligible Trade (see below) which has been successfully linked to them by Goldman Sachs.
11. **Rewards for Trades.** You may click to leave a product page on this website to execute a trade operating exclusively with your broker. Goldman Sachs may make rewards available to Registered Users for trades initiated from this website which Goldman Sachs can successfully link to a specific Registered User, provided that such trades also meet any eligibility criteria for trades set by Goldman Sachs from time to time. Please check our FAQs page for current criteria for trades to be eligible ("**Eligible Trades**").
In order for your trade to be successfully linked to you, you must have traded the product that you were viewing at the point of time when you left this website
You may provide optional details about the amount you expect to trade to Goldman Sachs prior to making a trade with the third-party broker. This information helps Goldman Sachs to successfully link your trade to you. Providing these optional details does not guarantee that your trades will be successfully linked to you or that Rewards Points will be awarded and you will still have to trade the product you have been viewing on the website to receive Rewards Points.
Please note that rewards for trades may also be subject to daily or monthly caps from time to time. Please check our FAQs page for current caps.
Once any such cap is reached, any points will still be visible in a Participant's "Rewards Overview" but will be displayed as "Cap Reached".
12. **Rewards for Referrals of new users.** Goldman Sachs may invite a Registered User to refer new users to the website. Goldman Sachs does not encourage Registered Users to recommend

specific products as this may be a regulated financial service of the Registered User. Goldman Sachs will provide a referral code to Registered Users for the purpose of referring new users to the website. The validity of the referral code will be limited (e.g. 6 months) and Goldman Sachs may determine the validity of a referral code in its sole discretion when issuing the code. Goldman Sachs may extend the validity of a referral code at any time at its discretion and will notify Registered Users in these circumstances.

A Registered User can share the referral code with any new user who has not previously registered for the website. The referral code is a unique code associated with the referring Registered User. If a new user uses this code when registering (**the "Referred User"**), Goldman Sachs will be able to link the referral to the referring Registered User.

Goldman Sachs may make Rewards Points available to Registered Users for referrals using a referral code.

This may include rewards based on awarding an equivalent number of Rewards Points to those awarded to the Referred User for Eligible Trades (known as "**Referred Trading Points**"). Referred Trading Points will be awarded to the relevant Registered User on an aggregated basis.

There is no limit on the number of Referred Trading Points that can be earned by a referring Registered User. However, any Referred Trading Points must be awarded within the first 360 days of the Referred User becoming a Registered User of the website and, if any Referred Trading Points are awarded, any other Rewards Points awarded to the referring Registered User for the same referral must be awarded within the same period. Once that period has expired any points awarded to the Referred User for Eligible Trades will not be treated as Referred Trading Points for the referring Registered User.

Goldman Sachs may also make Rewards Points available to Referred Users for registering using a referral code.

However, neither the referring Registered User nor the Referred User will be awarded any Rewards Points on the basis of the referral until the Referred User has carried out an Eligible Trade which has been successfully linked to them by Goldman Sachs. Until then, any points will be displayed as "pending".

Rewards Points for referrals (including Referred Trading Points if applicable) will only be awarded for so long as the referral code remains valid.

A Registered User can re-use the same referral code to refer any number of new users for so long as it is valid.

- 13. Redemption.** Users may request redemption of Rewards Points at any time (but no more than once in any calendar month). Goldman Sachs will fulfil redemption requests according to the applicable conversion rate for the Rewards Points as determined by Goldman Sachs from time to time. Please refer to the FAQs page on the website for the current conversion rate. The Registered User can request full or partial redemption.

Goldman Sachs will not make the conversion and payment to the User until the end of each month when the corresponding SEPA credit transfer with the payment service provider instructed by Goldman Sachs for the payout to the Registered User's registered bank account is initiated. The conversion and payment to the User will be made based on the applicable conversion rate as at the date of redemption request. No payment shall be due between the request for redemption and the conversion date or any case prior to the initiation of the payment at the end of each month.

Redemption requests which Goldman Sachs receives after the 15th of each calendar month can only be processed in the following month. Redemption requests received in circumstances where any required verification checks are pending will not be treated as validly received by Goldman Sachs until any such checks are complete. This may result in a request being treated as received after the 15th of the calendar month.

Irrespective of that, the claim for payment will only become due if the User has provided Goldman Sachs with correct and functioning bank account details in accordance with Section 3. Section 3 remains unaffected.

In case that a User provides an incorrect IBAN which cannot be used to execute a payment and the User does not provide a correct and functioning IBAN in accordance with Section 3 within one year after the end of the month in which the redemption was requested, the claim for the respective redemption will be considered to be void. No further payment can be requested.

Please note that Goldman Sachs will not follow-up on failed payments and other cases where payments cannot be executed for technical reasons unless informed by the User. A redemption payment which has not been executed for technical reasons will be considered to be void after one year after the end of the month in which the redemption request was made. Goldman Sachs therefore recommends that the User monitors the receipt of payments. You should immediately inform Goldman Sachs about payments which you have not received on your registered bank account. Please refer to the FAQs page for contact details. If the User has informed Goldman Sachs about the failed payments within one year after the end of the month in which the redemption request was made, no exclusion applies. The obligation of the User to provide correct account information (including the one year period under this Section 13) and the statutory limitation remain unaffected.

No cash redemption is possible. Users are not entitled to redemption other than specifically offered by Goldman Sachs on the website.

Please note that the redemption functionality for “partial” redemptions will be introduced at a later point in time. Until the redemption functionality for “partial” redemptions has been launched, only a “full” redemption can be requested.

14. **Tax Information.** Goldman Sachs may not advise in tax matters, but only point to the general tax implications of participation in the Rewards Program. The redemption of Rewards Points, which represent a reward for the referral of a new user, constitutes income from other services within the meaning of section 22 number 3 German Income Tax Act (*Einkommensteuergesetz*), unless it must be attributed to another type of income. Such income is not subject to income tax if it is less than EUR 256 per calendar year. If the income from other services exceeds the exemption limit of EUR 256 per calendar year, the total amount of such kind of income is generally taxable. Rewards Points, the crediting of which to the respective User depends on the completion of a trade by this User, are also subject to tax for this user at the time of redemption. However, the redeemed Rewards Points are not directly taxed, but the tax acquisition costs of the purchased securities are reduced by the amount of the redeemed Rewards Points. The tax details and consequences in the User's personal tax return need to be coordinated with personal tax advisor.
15. **Termination and Cancellation of Rewards Points.** The User acknowledges that the Rewards Program is a voluntary and discretionary incentive provided by Goldman Sachs. Goldman Sachs therefore reserves the right to terminate the User's participation in the Rewards

Program at any time. In case of termination in these circumstances, Goldman Sachs will give the User reasonable notice to enable the User to redeem remaining Rewards Points. Collecting additional Rewards Points will not be possible.

In addition, Goldman Sachs may terminate the participation of a User in the Rewards Program for cause with immediate effect. No redemption of remaining Rewards Points is possible in case of a termination for cause. In particular, but not limited to, Goldman Sachs may terminate the participation of a User in the Rewards Program for cause (i) if the User is trying to register for more than one Rewards Program Account, (ii) if the User is acting fraudulently (e.g. trying to transfer a Rewards Program account, trying to register for another user, trying to collect Rewards Points for non-existing transactions, stating wrong registration details on purpose) (iii) if the User is acting in bad faith; (iv) if the User is considered to be a reputational risk from the perspective of Goldman Sachs; (v) if the User is listed on a financial sanctions list; or (vi) a regulator or public authority requests Goldman Sachs to do so.

If your participation in the Rewards Program is terminated, you are no longer a Registered User and this Part 2 will no longer form part of the Terms and Conditions for your use of the website from the date of termination.

16. **Liability.** Goldman Sachs shall only be liable under or in connection with the Rewards Program for:
 - (a) Damages caused by gross negligence or intent of Goldman Sachs; and
 - (b) Damages resulting from injury to life, body or health, claims under the German Product Liability Act (*Produkthaftungsgesetz*) and any guarantees given; and
 - (c) Damages caused by a breach of a main contractual obligation. Main contractual obligations are the obligations of Goldman Sachs to you, which ensure the proper performance of Goldman Sachs under terms and conditions applicable to the Rewards Program and on which you can rely.
17. **Amendment of Part 2 of these Terms and Conditions.** Goldman Sachs may amend Part 2 of the Terms and Conditions at any time. The User will be asked to consent to the amendments when entering the website for the first time after the amendment is made by Goldman Sachs.
18. **Language.** The Terms and Conditions and the information on the Rewards Program (including registration) will be available in English and German on this website. In the event of any inconsistency between the English and the German version the German version shall prevail.