

# radicant

## Investment Referral Campaign Terms & Conditions

### 1. Introduction to the Referral Program

This Referral Program (the "Program") is designed to reward existing clients ("Referrers") for referring new investment clients ("Referees") to our investment services.

### 2. Reward Structure

Participants in this program can earn up to 200 CHF each. Rewards are staggered and are paid out based on completion of defined milestones.

The Referee is eligible for payments based on their own investments meeting the milestones. Payments to the Referrer are dependent on milestone achievements of the Referee.

The second payment for both the Referrer and Referee is conditional on achievement of the first milestone by the Referee.

### 3. Milestones

#### Initial Investment:

A net cash inflow of at least 10,000 CHF within 30 days of the first portfolio creation is required for the Referee to be eligible for the first payment of 50 CHF. The Referee is allowed to open more than one portfolio and to split the total of 10,000 across multiple portfolios, whereby the 30 days countdown starts with the first portfolio creation.

The Referrer is eligible for the first payment of 50 CHF if a minimum net cash inflow of 1,000 CHF is maintained in their investment portfolio at the time of the Referee's first milestone achievement.

#### Investment Maintenance:

The Referee must maintain a net cash inflow position of 10,000 CHF for 6 months after initially reaching the 10,000 CHF threshold within 30 days of creating their first portfolio to receive the 150 CHF payment.

The Referrer is eligible for a 150 CHF payment if they maintain a net cash inflow of at least 1,000 CHF at the time the Referee achieves this second milestone.

# radicant

## 4. Referral Code Usage and Limitation

Referrers can share their unique referral code with potential Referees. Each Referrer's unique referral code can be used by a maximum of three different Referees to ensure fair opportunity and distribution of rewards.

Should a code reach this limit, it will become invalid. The code becomes invalid regardless of whether the Referees meet the conditions. If the Referees do not meet the milestones, no reward will be paid.

## 5. Eligibility

Referee:

To be eligible to participate in the Program, the Referee must have a net cash inflow of at least CHF 10,000 within 30 days from creating their first investment portfolio.

Existing clients with portfolios cannot be referred and can only participate under the conditions of this program as a referrer regardless of whether their portfolio is funded or not. For an existing client to be eligible, the previously not funded portfolio needs to maintain CHF 1,000 cash at the time when the Referee funds their portfolio with CHF 10,000.

A valid referral code must be entered within 30 days of the creation of the client's first investment portfolio in the app.

Referrer:

To qualify as a Referrer and participate in the Program, existing clients must meet the following conditions:

- **Current Investment Client Status:**  
The Referrer must have an active investment account with radicant at the time of the referral.
- **Minimum Investment Requirement:**  
The Referrer must maintain a minimum net cash inflow of 1,000 CHF in their investment portfolio(s) during the "referral period". Specifically, the Referrer's portfolio must be funded with CHF 1,000 before the Referee makes the payment of CHF 10,000 into their portfolio. Referral period is the period between the onboarding of the Referee and the completion each of the two milestones.
- **Investment Portfolio Maintenance:**  
For banking clients, transitioning to an investment client by funding at least 1,000 CHF in their investment portfolio qualifies them to participate. For existing investment clients, the maintenance of their investment with a minimum net cash inflow of 1,000 CHF is required throughout the referral period. Clients who withdraw their balance within the referral period are not eligible for payment.

# radicant

By providing a referral code and inviting a potential Referee, the Referrer acknowledges and agrees to these eligibility requirements.

## 6. Portfolio Funding

Negative or positive investment returns, as well as fees charged, do not affect eligibility for payment; only cash movements are considered.

## 7. Specific Scenarios

- **Banking Clients:**  
Banking clients who become investment clients by opening a funded portfolio with 1,000 CHF and successfully refer an investment client that creates a portfolio and funds it with 10,000 CHF are eligible for payments as outlined above.
- **Withdrawals:**  
If a Referee reduces their portfolio balance below the 10,000 CHF threshold within 6 months, only the first payment is made, assuming the Referrer also maintained a minimum balance of 1,000 CHF at the time of qualification.
- **Multiple Portfolios:**  
If a Referee opens multiple portfolios and the combined sum of all deposits net of withdrawals is at least 10,000 CHF for the required period, they are eligible for both payments.
- **Existing Investment Clients:**  
Existing investment clients with portfolios above 1,000 CHF cannot be referred to open additional portfolios.

## 8. Awareness Campaigns

radicant might run separate direct marketing awareness campaigns in parallel and in addition to this referral program. In such case, a general code might be provided as part of a radicant awareness campaign. radicant's awareness campaign codes will trigger payments to users of this code fulfilling the same Referee conditions as described herein. No Referrer payments are made for referrals made using the radicant awareness campaign code. Clients who enter the radicant awareness campaign code are excluded from double participation in the program. Entering a personal referral code is not possible. The same exclusion applies to clients who enter a Referrer's referral code. Entering the radicant awareness campaign code is not possible.

A new client who onboarded with a direct marketing awareness code is entitled to participate in the referral program as Referrer.

# radicant

## 9. General Conditions:

By participating in this program or radicant awareness campaigns, both Referrers and Referees agree to the terms and conditions outlined above.

Participants in the referral program or the radicant awareness campaign, waive their right to banking secrecy to the extent necessary for the purpose of the referral program.

The offer is valid subject to availability.

radicant reserves the right to amend, extend, shorten, or cancel the referral program and the awareness campaign at its sole discretion at any time without notice and without liabilities being incurred.

No correspondence will be entered into regarding the referral program or the radicant awareness campaign, no legal recourse is possible.