

## CONDITIONS OF THE 1% PROMOTION ON MUTUAL FUNDS & MEMANAGED

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All MeDirect clients who invest in mutual funds and/or a MeManaged portfolio with MeDirect between during the period of the 1% promotion are eligible for 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 attributes 50% of the net invested amount to each co-holder. To receive the bonus, the client must meet all the conditions and requirements stipulated in these Terms and Conditions.

### DURATION

This promotion runs from August 26, 2024, to October 31, 2024, inclusive. MeDirect reserves the right to modify the details and/or duration of this promotion at any time. Any changes to these Terms and Conditions will always be announced on the MeDirect website ([www.medirect.be](http://www.medirect.be)).

### STEPS TO FOLLOW

The customer is eligible for the 1% bonus if he/she invests in mutual funds and/or in MeManaged during the period of the 1% promotion.

#### **To be eligible for the “MeManaged” bonus, the client should ...**

1. ... actually, and legally complete all steps to create a MeManaged portfolio and deposit an initial amount of at least €5,000 into the current account linked to their MeManaged portfolio during the 1% promotion period, and/or;
2. ... complete one or more of the following actions on the MeDirect platform during the period of the 1% promotion:
  - a. make additional deposits, and/or;
  - b. add a monthly contribution of at least €100.

#### **To be eligible for the bonus on mutual funds, the client should ...**

1. ... open a free securities account (if they have not already done so);
2. ... invest in one or more mutual funds during the period of the 1% promotion.
3. ... and keep the mutual funds on the same securities account throughout the promotion period.

### BONUS CALCULATION

To be eligible for the bonus, the client must have placed their mutual fund buy orders and/or invested in MeManaged by the last day of the 1% promotion period at the latest. On November 7, 2024, MeDirect will calculate the total value of all eligible investments made by the client during 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 eligible mutual funds subscribed to in the client's securities account and the value of all investments in MeManaged during the promotion period) and the “redemption value” (the total value of all mutual funds sold or transferred to another financial institution, and the assets withdrawn from MeManaged during the promotion period) from mutual funds and MeManaged during the promotion period.

The bonus equals 1% of the net invested amount in MeManaged and in mutual funds and is capped at €2,500 per client. In the case of a joint account, both account holders will receive their bonus in the joint current account, up to a total of €5,000.

To calculate the bonus, transactions denominated in currencies other than the euro will be converted into euros using the exchange rates prevailing on the transaction date (for subscriptions and redemptions). The bonus will be paid in euros.

The bonus will be deposited into the client's current account no later than November 29, 2024.

## BONUS PAYMENT

When the client invests **solely through their individual securities account**, the bonus will be deposited into their individual current account.

When the client invests **through their joint securities account** and each account 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.

When the client invests **through their joint securities account and at least one of the two account holders does not have an individual current account**, the bonus will be deposited into their joint current account.

## EXAMPLES OF BONUS CALCULATION FOR MUTUAL FUNDS AND MEMANAGED

### Example 1:

During the period of the 1% promotion:

- Mr. A purchases mutual funds worth €5,000 through his individual account on August 26, 2024.
- Mr. A purchases mutual funds worth €20,000 through his individual account on August 30, 2024.
- Mr. A sells mutual funds worth €2,500 through his individual account on September 5, 2024.
- Mr. A also opens a MeManaged portfolio for €5,000 on September 10, 2024.
- The net invested amount equals €27,500.

Mr. A receives a bonus of €275, deposited into his individual current account.

**Example 2:**

During the period of the 1% promotion:

- Mr. A purchases mutual funds worth €5,000 through his individual account on August 26, 2024.
- Mr. A purchases mutual funds worth €2,000 through his individual account on August 30, 2024.
- Mr. A sells mutual funds worth €10,000 through his individual account on September 5, 2024.
- Mr. A has already a MeManaged portfolio and decides to invest €4,000 extra on September 10, 2024.
- The net invested amount equals €1,000.

Mr. A is therefore eligible for a bonus of €10.

**Example 3:**

Mr. A and Mrs. B have a joint account.

During the period of the 1% promotion:

- Mr. A purchases mutual funds worth €250,000 through his individual account on August 26, 2024.
- Mrs. B purchases mutual funds worth €250,000 through her individual account on August 30, 2024.
- Mr. A and Mrs. B purchase mutual funds worth €500,000 through their joint account on September 5, 2024.
- The net invested amount of ...
  - ... Mr. A equals €500,000.
  - ... Mrs. B equals €500,000.
- Mr. A is therefore eligible for a bonus of €2,500, deposited into his individual current account.
- Mrs. B is therefore eligible for a bonus of €2,500, deposited into her individual current account.

**Example 4:**

During the period of the 1% promotion:

- Mr. A purchases mutual funds worth €250,000 through his individual account on August 26, 2024.
- Mrs. B does not invest through her individual account.
- Mr. A and Mrs. B purchase mutual funds through their joint account worth €250,000 on August 30, 2024.
- Mr. A opens a MeManaged portfolio worth €5,000 through his individual account on September 10, 2024.
- The net invested amount of ...
  - ... Mr. A is €380,000.
  - ... Mrs. B is €125,000.
- They are therefore eligible for a bonus.
  - Mr. A is eligible for a bonus of €2,500, deposited into his individual current account.
  - Mrs. B is eligible for a bonus of €1,250, deposited into her joint current account.

**QUALIFYING PRODUCTS**

This promotion applies to the mutual funds and MeManaged portfolios available on the MeDirect platform. The following financial products are excluded from the promotion: ETFs, stocks and bonds. Investments in the 'MeGreen' model portfolio are also excluded from the campaign.

**CONDITIONS FOR PARTICIPATION**

MeDirect reserves the right to not grant the payment in cases of fraudulent participation, violation of the Terms and Conditions, or non-compliance with the current regulation.

**ACCEPTANCE OF THE TERMS AND CONDITIONS**

By participating in this promotion, the client acknowledges having read, understood, and accepted these Terms and Conditions.