

Terms and conditions: Referral programme

Existing clients of Scalable Capital Bank GmbH ("Scalable Capital") can recommend brokerage ("Scalable Broker") and/or wealth management ("Scalable Wealth") from Scalable Capital to new clients in accordance with these terms and conditions and receive a bonus.

Adjustment of the conditions of participation in the referral programme for the campaign period:

- **Campaign bonus for new clients (starting bonus):** In the campaign period from 19/10/2026–16/11/2026, newly referred clients who successfully open a Scalable Broker securities account or a Scalable Wealth portfolio and fulfill the campaign conditions receive a one-off starting bonus of EUR 25.00.
- **Referral bonus for existing clients:** Referring existing clients will continue to receive the regular referral bonus of EUR 25.00 for each successful referral, provided that the respective conditions of participation are met.
- **The referral programme campaign is aimed at clients residing in Germany, Austria and Italy.**

Recommendation of the Scalable Broker

Bonus for a successful Scalable Broker referral: EUR 25.00 (broker recommendation bonus). **In the campaign period additionally: EUR 25.00 starting bonus for the recommended new client.**

A successful referral of the Scalable Broker requires:

- Existing Clients share their individual invitation link with their friends.
- Within 6 months New Clients open their first Scalable Broker securities account via the invitation link. **To qualify the New Client for the starting bonus, the conclusion of the contract must take place within the campaign period (19/10/2026–16/11/2026) (at least "Contract Closed" status). This also applies if the registration process was started prior to the campaign period.** Prerequisite for opening a Scalable Broker

securities account is a successful identification via Deutsche Post AG or via Fourthline B.V. The identification options for clients are dependent on the client's place of residence. There must be no objective reasons against acceptance as a client.

- In addition, the New Client has one or more trades executed with a total traded volume of min. EUR 250.00 in the form of savings plan executions or purchase orders. **To qualify for the campaign bonuses, the New Client must have executed at least 3 trade orders to buy financial instruments (buy order or savings plan execution) with an order volume of at least EUR 250.00 each (corresponding to a total trading volume of at least EUR 750.00) within 6 months.**
- After successful opening, the New Client remains a client of the corresponding Scalable Broker account with a positive balance for a period of 6 months (loyalty period).

Participation in the practice of a trade or for commercial purposes is excluded. The Existing Client must ensure that the invitation is sent only to persons who agree to receive it.

If the New Client does not remain a client of the corresponding Scalable Broker securities account for 6 months after the successful opening or does not complete the required trades in the form of savings plan executions or purchase orders within 6 months after the successful opening of a Scalable Broker securities account, the reward entitlement shall lapse. **If the conditions for the campaign starting bonus are not met, but only the conditions for the standard broker referral bonus are met, the referring Existing Client will still receive the regular broker referral bonus (EUR 25.00).**

Subject to the fulfilment of the conditions of participation, Scalable Capital will pay the Broker referral bonus (EUR 25.00) to the referring Existing Client and the starting bonus (EUR 25.00) to the New Client into their respective clearing accounts. The payouts are made on a rolling basis following the end of the individual loyalty period (6 months after the successful opening of the securities account).

If (at Scalable Capital's reasonable discretion) there are legitimate reasons, such as (a) manipulation in connection with access to or implementation of the campaign, (b) violations of these terms and conditions, (c) unfair practices, or (d) false or misleading information in connection with participation, Scalable Capital may (at its reasonable discretion) exclude persons from the campaign

and refuse or subsequently revoke any payments or other credits, reclaim them, and/or collect payments made from the respective clearing account.

The Existing Client is entitled to receive a maximum of 10 rewards in the amount of EUR 25.00 each. **The maximum lifetime limit of 10 bonuses/referrals per existing client remains unaffected.** For clarification: The absolute maximum total amount that the referring existing client can receive under the Scalable Broker referral programme is limited to EUR 250.00.

A maximum of one bonus will be paid out per recommended New Client, even if he/she fulfils the terms for Recommendation of a Scalable Broker securities account and of a Scalable Wealth portfolio. In this case only the bonus is paid out whose terms were met first. In case the terms for Recommendation of a Scalable Broker securities account and of a Scalable Wealth portfolio are met simultaneously, the earlier time of reaching the required total traded volume applies.

Recommendation of Scalable Wealth

Bonus for a successful referral of a Scalable Wealth portfolio: EUR 25.00 (wealth recommendation bonus). **In the campaign period additionally: EUR 25.00 starting bonus for the recommended new client.**

A successful referral of a Scalable Wealth portfolio requires:

- Existing clients share their individual invitation link with their friends.
- Within 6 months, new clients open their first Scalable Wealth portfolio via the invitation link. **To qualify the new client for the starting bonus, the conclusion of the contract must take place within the campaign period (19/10/2026–16/11/2026) (at least "Contract Closed" status). This also applies if the registration process was started prior to the campaign period.** Prerequisite for opening a Scalable Wealth portfolio is a successful identification via Deutsche Post AG or via Fourthline B.V. The identification options for clients depend on their place of residence. There must be no objective reasons against acceptance as a client.
- In addition, the minimum investment amount is deposited by the new client. **To qualify for the campaign bonuses, the new client must reach a minimum investment amount of EUR 750.00 (one-off investment or multiple investments) within 6 months.**

- The new client remains a client of a Scalable Wealth portfolio (with an invested amount of at least the minimum investment amount) for at least 6 months (loyalty period) after successful opening of the Scalable Wealth portfolio.

Participation in the exercise of a trade or for commercial purposes is excluded. The existing client must ensure that the invitation is sent only to persons who agree to receive it.

If the participants are no longer a Scalable Wealth client at the time of payment, the bonus entitlement shall lapse. **If the conditions for the campaign starting bonus are not met, but only the conditions for the wealth referral bonus are met (minimum investment amount EUR 20.00 within 6 months), the referring existing client will still receive the regular wealth referral bonus of EUR 25.00.**

Subject to the fulfilment of the conditions of participation, Scalable Capital will pay the Wealth referral bonus (EUR 25.00) to the referring Existing Client and the starting bonus (EUR 25.00) to the New Client into their respective clearing accounts. The payouts are made on a rolling basis following the end of the individual loyalty period (6 months after the successful opening of the portfolio).

The referring existing client is entitled to receive a maximum of 10 bonuses in the amount of EUR 25.00 each. **However, the maximum lifetime limit of 10 bonuses/referrals per existing client remains unaffected.** The absolute maximum total amount that the referring existing client can receive under the Scalable Wealth referral programme is limited to EUR 250.00.

A maximum of one bonus will be paid out per recommended new client, even if he/she fulfills the conditions for referring a Scalable Broker securities account as well as a Scalable Wealth portfolio. In this case, only the bonus whose conditions were fulfilled first will be paid out. If the conditions for referring a Scalable Broker securities account and a Scalable Wealth portfolio are met simultaneously, the time at which the required total volume of trade orders is reached shall apply.

For clarification

New Clients are all persons who have not previously been clients of Scalable Capital prior to participating in this campaign. Existing Clients and New Clients cannot be the same person. The payment of the reward to the Existing Client requires that he/she is still a client of the Scalable Broker or Scalable Wealth at the time of payment.

The campaign may be terminated or adjusted without notice. Employees of Scalable Group (Scalable Capital Bank GmbH, Scalable AG, Scalable Operations GmbH) and affiliated companies and their relatives are excluded from participation.

The bonus is non-transferable and personal. New clients are not eligible for multiple participations or multiple bonuses. Participation is not guaranteed.

Tax

The benefit may be subject to taxes, which must be borne by the participants. Scalable Capital does not provide tax advice. Please consult a tax advisor if you have any questions.

If translations of these Terms and conditions are made in another language, these are non-binding translations only. For the avoidance of doubt, the terms and conditions in German alone shall prevail.