

AVD Waitlist Bonus Terms

1. Applicability

1.1. These Altersvorsorgedepot (AVD) Waitlist Bonus Terms apply to new clients who have signed up to the Trading 212 AVD waitlist as part of the Promotion (as defined below) to open and fund an Invest Account with Trading 212 EU GmbH. For the avoidance of doubt, CFD Accounts and accounts with any other entity within the Trading 212 Group are explicitly excluded from the scope of the Promotion.

1.2. This Promotion cannot be combined with any other Trading 212 promotion, referral programme, promo code, promo link, affiliate campaign or other reward offer, unless we expressly state otherwise. Where more than one promotion could apply to you, we may determine, at our sole discretion, which one applies.

2. About the Promotion

2.1. If you meet the eligibility criteria below, you will qualify to receive a Reward. Details of the specific Reward available under the Promotion can be found on our Website and the [Help Centre article about this Promotion](#).

2.2. You will not be able to participate in the Promotion and receive a Reward if you do not comply with any provisions in these Terms.

2.3. Our Invest Terms apply in addition to these Terms. Any capitalised words and phrases not defined in these Terms shall have the same meaning as defined in our Invest Terms. In case of any inconsistencies, these Terms shall take precedence over our Invest Terms. You can find more practical information and answers to frequently asked questions in our Help Centre.

2.4. The Promotion will be open during the Promotion Period. Joining the Trading 212 AVD waitlist is only possible during the Promotion Period. Participation is voluntary and free of charge.

3. Eligibility

3.1. To participate in the Promotion and receive a Reward, you must:

- (a) Be at least 18 years of age and a resident of Germany for tax purposes;
- (b) Be a new customer who has never opened or held any account of any type with any entity within the Trading 212 Group prior to the commencement of the Promotion Period;
- (c) Sign up to the Trading 212 AVD waitlist and the associated AVD newsletter during the Promotion Period;
- (d) Open an Invest Account after having signed up to the Trading 212 AVD waitlist; and
- (e) Deposit an amount equal to or greater than the Minimum Amount into the Invest Account within ten (10) calendar days after opening it.

3.2. Please be aware that each participant may only receive one Reward on a single Invest Account. The email address used to sign up to the waitlist must match the email address registered to your Invest Account. After sign-up, you may unsubscribe from the AVD newsletter at any time; unsubscribing will not affect your eligibility to receive a Reward under these Terms.

3.3. You will not be eligible to participate in the Promotion if you are:

- (a) A current or previous customer of any Trading 212 Group entity; or
- (b) An employee of any Trading 212 Group entity.

3.4. You will not be able to participate in the Promotion if you are a relative (up to the third degree) or any other associated person related to an employee of any entity within the Trading 212 Group.

4. Rewards

4.1. If you meet the eligibility criteria outlined in Clause 3 for the Promotion, you will receive a Reward Share.

4.2. We reserve the right to modify the Reward payable or provided to prospective participants at any time.

When will you receive a Reward?

4.3. We will place a Reward Share into the Invest Account within three business days of you meeting the eligibility criteria above. We reserve the right to change the placement timeframe at our sole discretion at any time.

Reward Shares

4.4. The value of the Reward Shares for eligible participants under the Promotion will be shown on our Website.

4.5. The Reward Share will be allocated to your Invest Account.

4.6. You may refuse a Reward Share placed into the Invest Account within twenty-four (24) hours of its placement. You can contact us via our Website. You will not be allowed to receive a new Reward Share if you refuse a Reward Share from us.

4.7. Each Reward Share may be less than one whole share, and its monetary value could range from EUR 8 up to EUR 100.

4.8. Each Reward Share has a weighted probability, meaning that a share with a higher value will be less common. You can find the value probability of Reward Shares in our [Help Centre article about this Promotion](#).

4.9. A Reward Share may be a fractional share.

4.10. If we are unable to place a Reward Share into your Invest Account, we reserve the right to pay you a cash equivalent of the Reward Share's monetary value at the time of placement. This will replace your Reward Share. You will not be entitled to any additional Reward once such cash has been paid to you.

4.11. If, for any reason (e.g. conflict of interest or insider information), you are not allowed to own a specific Reward Share, you must inform us before you take part in the Promotion.

Lock-up

4.12. You cannot withdraw the Reward for a period of thirty (30) calendar days after it has been placed or credited to the Invest Account you hold with us. This means that the monetary value associated with your Reward Share or, if cash is paid to you instead, that cash, is effectively 'locked up'. The Lock-up does not apply to any other financial instruments

or cash held in your Invest Account; it applies only to the Reward.

Tax implications

4.13. We will not be responsible for any tax implications resulting from your participation in the Promotion and any Reward placed or credited into the Invest Account. You are solely responsible for your own tax obligations in connection with the Promotion and the Reward, including any reporting and payment of tax that may be due.

5. Disqualification

5.1. You will be disqualified from participating in the Promotion (which also means you will not be eligible to receive a Reward) if we, at our sole discretion, consider:

- (1) You do not meet the eligibility criteria in Clause 3 above;
- (2) You have not logged into your Trading 212 account for three consecutive months after you receive a Reward;
- (3) You have closed your Trading 212 account within seven (7) calendar days of the Reward being paid or placed into your Invest Account;
- (4) You have held more than one Invest Account within the Trading 212 Group as a whole (for example, by opening an Invest Account with multiple entities within the Trading 212 Group, or if you have previously held and closed an Invest Account with any entity within the Trading 212 Group, and then opened or transferred an Invest Account to participate in the Promotion);
- (5) You have participated, or attempted to participate, in the Promotion for any purpose other than genuine participation (including committing fraud or abuse), or have used automated procedures or bulk registrations;
- (6) You have violated, manipulated, or failed to comply with any of these Terms, or the terms applicable to your relationship with Trading 212, including the Invest Terms, and/or any of the applicable Legal Documents agreed to as part of our onboarding process; and/or
- (7) You have done or engaged in any act that harms or damages the reputation of any entity within the Trading 212 Group and/or the Trading 212 Group as a whole.

5.2. If we suspect or discover that you have engaged in any or all of the actions mentioned in Clause 5.1, we reserve the right to withhold the award of a Reward, reclaim any Reward previously paid to you or placed into the Invest Account under the Promotion.

5.3. We will act fairly and appropriately; any decision made by us under this Clause will be at our sole discretion and will be final.

6. Important

6.1. We do not provide any investment, tax, or other financial advice, nor do we offer portfolio management or any other discretionary services concerning any Promotion and Reward (including related promotional materials). Past performance of a Reward Share is not indicative of future results, and we do not guarantee its performance.

6.2. We reserve the right to suspend, extend, withdraw, or amend this Promotion and these Terms at any time without prior notice to you, if necessary, including for legal, regulatory, or other reasons. When this occurs, we will post it on our Website, and such action will take effect immediately.

6.3. You are responsible for complying with the policies of any website or application where information about the Promotion is displayed. You are also responsible for all costs and expenses incurred in the Promotion.

6.4. Participation in the Promotion does not establish any partnership, association, or joint venture between you and Trading 212.

6.5. Under no circumstances will any entity within the Trading 212 Group be liable for any kind of liability (including for loss, damage, injury, disruption, or those caused by a third party) that affects you or your ability or inability to participate in the Promotion. For example, this includes the unavailability or malfunctioning of our Website or your Trading 212 Account (which holds your Invest Account), as well as any technical failure, computer error, corruption, or loss of data information.

6.6. The Promotion and these Terms are governed by the laws of the Federal Republic of Germany, and the courts of Germany have exclusive jurisdiction to settle any disputes arising from it, to the extent permitted by applicable consumer protection law.

6.7. These Terms are published on our Website in German and may be translated into other

languages. Only the German version shall be binding; any translation is a courtesy translation only.

7. Definitions

“Invest Account” means the Trading 212 Invest Account that you may open and hold with Trading 212 EU GmbH in accordance with the Invest Terms;

“Minimum Amount” means the minimum deposit required to open and fund an Invest Account from time to time, as set out in our Terms and Fees (currently EUR 1.00);

“Promotion” means the AVD (Altersvorsorgedepot) Waitlist Bonus campaign organised by Trading 212 EU GmbH ahead of the launch of the Altersvorsorgedepot (AVD) product, as described in these Terms;

“Promotion Period” means the period from 26 June 2026, 00:00 CEST to 31 December 2026, 23:59 CET, during which it is possible to join the Trading 212 AVD waitlist. The AVD product is expected to launch in January 2027;

“Reward” means a Reward Share allocated to you under the Promotion (or, where we are unable to provide a Reward Share, the cash equivalent of its monetary value as described in Clause 4.10);

“Reward Share” means each and any equity-based financial instrument transferred by Trading 212 EU GmbH to eligible participants, or the monetary value of such an equity-based financial instrument, in cases where Trading 212 EU GmbH is unable to provide the instrument;

“Terms” means these AVD Waitlist Bonus Terms;

“Trading 212” means Trading 212 EU GmbH, a BaFin-regulated investment firm with license number 10109603 with a registered address at Bahnstraße 47, 40878 Ratingen;

“Trading 212 Group” means Trading 212 EU GmbH and all other entities within the Trading 212 group of companies; and

“We” means Trading 212 EU GmbH, and references to “us” and “our” will have the same meanings.

These Terms were last updated and published on 26.06.2026. An up-to-date copy of these Terms is available on our Website.