Scalable Capital

Terms and conditions

Clients of Scalable Capital Bank GmbH ("Scalable Capital"), Seitzstraße 8e, 80538 Munich, Germany, may participate in the raffle for an annual bonus of EUR 540.00 in accordance with these terms and conditions.

1. Campaign process

Clients resident in Germany can pre-register for the Retirement account and the raffle in the client area during the raffle period from 27/08/2026 up to and including 31/12/2026.

From the start of the raffle period, a separate prize draw will be set up for each calendar month up to and including December. Once pre-registration is completed, the client automatically enters the prize draw of the month of registration as well as all subsequent prize draws up to and including December ("participants"). The earlier registration takes place, the greater the chances of winning.

> *Example: Anyone who registers in August enters all five prize draws from August to December; if registering in December, participation applies exclusively to the December prize draw.*

Among all participants, one prize will be raffled off per prize draw (5 prizes in total). A prize comprises an annual bonus of EUR 540.00 (currently corresponding to doubling the maximum base subsidy) from the year 2027 until the winner reaches the statutory retirement age (up to a maximum of completing 67 years of age). All 5 winners will be determined in a single, collective draw in January 2027. Legal recourse is excluded with regard to the drawing of the winners.

2. Payout of the prize

The annual bonus payment of EUR 540.00 is made by Scalable Capital for the first time by the end of February 2027; in subsequent years, it is generally made by the 10th business day in January of a calendar year in advance for that calendar year into a Retirement account held by the winner with Scalable Capital. If payout into a Retirement account is not possible, payout will be made to another account held by the winner with Scalable Capital or to a reference account specified by the winner; otherwise, existing and future bonus entitlements expire.

The payout requires that the winner continuously holds at least a Retirement account with Scalable Capital from 01/01/2027 onwards.

If the winner revokes the contractual declaration regarding the client contract or if it ends for whatever reason, the bonus entitlement lapses from the time of the revocation declaration or termination. A bonus will not be paid out pro rata.

3. Exclusions

The bonus entitlement is strictly personal and non-transferable to third parties. In the event of the winner's death, the entitlement to all future bonus payouts expires.

Participants can receive the bonus a maximum of once. Multiple entries and multiple bonuses are excluded. There is no entitlement to participation.

Employees of Scalable Capital and its affiliated companies pursuant to Sections 15 et seq. of the German Stock Corporation Act (AktG) and their relatives are excluded from participation. Participation in the exercise of a trade, for commercial purposes and/or before any other professional or commercial background is also impermissible.

If, at the reasonable discretion of Scalable Capital, there are legitimate reasons, such as (a) in the event of manipulation in connection with access to or implementation of the campaign, (b) in the event of violations of these terms and conditions, (c) in the event of unfair practice or (d) in the event of false or misleading information in connection with participation, Scalable Capital may (at its reasonable discretion) exclude persons from the campaign and refuse, retroactively revoke or reclaim any bonuses or other credits. Scalable Capital is entitled to collect repayment claims on the basis of a SEPA direct debit mandate granted by the client or to satisfy them from another account held with Scalable Capital.

Participants are responsible for the accuracy of their personal details relevant to participation in the campaign.

Taxes may apply to the bonus, which must be borne by the participants. Scalable Capital does not provide tax advice. If you have any questions, please consult a tax advisor.

4. Liability of Scalable Capital

Scalable Capital is not liable for damage caused by errors, delays or interruptions in transmission, disruptions of technical systems or other technical services, incorrect content, loss or deletion of data, computer viruses or in any other way during participation in the campaign, unless such damage is caused by Scalable Capital (its governing bodies, employees or vicarious agents) intentionally or through gross negligence or through the breach of duties whose fulfillment enables the proper execution of the contract in the first place, whose breach jeopardises the achievement of the contractual purpose and on whose compliance users may regularly rely. Liability for damage resulting from culpable injury to life, body and health remains unaffected.

5. Premature termination

Scalable Capital reserves the right to cancel or amend the campaign at any time without prior notice prior to the drawing of the winners if there is an objective reason. Objective reasons exist, among other things, if an unchanged continuation of the campaign would run counter to the legitimate interests of Scalable Capital or third parties, or if the proper implementation of the campaign can no longer be guaranteed. Subject to liability pursuant to Section 4, participants have no rights whatsoever against Scalable Capital in this case. Prize claims that have already arisen and been drawn effectively remain unaffected by such cancellation.

6. Data Protection

For the implementation and processing of the raffle / prize draw, we process your personal data such as first and last name, email address and postal address in accordance with Art. 6 para. 1 lit. b) GDPR. We delete personal data as soon as the data is no longer required for the fulfilment of the aforementioned purposes and provided that no other legal basis (e.g. commercial and tax retention periods) exists.

Further information can be found in our privacy policy at https://scalable.capital/privacy.

This English version of these terms and conditions is a non-binding convenience translation. For the avoidance of doubt, the terms and conditions in German alone shall prevail.