



Member Referral Program Terms and Conditions

These terms and conditions (the "**MrP T&Cs**") govern the relationship between Aion and you (the "**Client**"), with respect to the "Member Referral Program" (the "**MrP Program**").

The MrP Program is offered within the framework of the Bank's general Terms and Conditions as approved by the Client (the "**Terms and Conditions**"). Unless otherwise provided in these MrP T&Cs, any term starting with a capital letter has the same meaning as foreseen in the Terms and Conditions. In the case of discrepancy between the MrP T&Cs and the Terms and Conditions, the MrP T&Cs will prevail.

1. **Who is Aion?**

Aion is a credit institution incorporated as a limited liability company ("*société anonyme*" / "*naamloze vennootschap*") under the laws of Belgium, having its registered office at Rue de la Loi 34 in 1040 Brussels, Belgium, and registered with the Crossroad Bank of Enterprises under number 0403.199.306. It is hereinafter referred to as the "**Bank**" or "**Aion**".

2. **What is the MrP Program ?**

The MrP Program is a functionality in the banking system of Aion (implemented in the mobile app or on Aion's website) that allows the Client to recommend the services offered by Aion.

3. **What constitutes a Recommendation ?**

A recommendation consists in a natural person (consumer) (the "**Inviter**") sending a dedicated MrP Program referral link (the "**Referral Link**") available in Aion's app to another natural person (consumer) (the "**Invitee**"), allowing the Invitee to effectively become a Premium Member of Aion. This process is referred to as a "**Recommendation**". The Inviter and the Invitee are together referred to as "**Participants**".

4. **What is the Bonus, how is it calculated and how is it received ?**

- a) The Inviter and the Invitee after both having accepted the MrP T&Cs will each receive 100 EUR (the "**Bonus**") for each referral that meets the conditions set out in these MrP T&Cs,
- b) The Bonus will be paid directly to the Participant's primary account in the Bank or in the manner described on its website <https://www.aion.be/en/100euros.html> , immediately, but no later than one month after the fulfillment of the last of the conditions for receiving the Bonus.
- c) Additionally, the first 100 Inviters who have made 10 referrals that meet the MrP T&C's will receive a one-time in-kind Bonus in the manner described on Aion's website <https://www.aion.be/en/100euros.html> , - consisting of an iPhone 11.



- d) The overall number of Bonuses a Participant can receive as a result of the MrP Program is limited to up to €4000 maximum per Participant.

5. How does the Bonus work?

If a Recommendation takes place both Participants receive a Bonus if the following conditions are met :

- a) both participants are eligible for the Bonus according to article 6 hereunder.
- b) the Invitee has gone through the onboarding process using a Referral Link and has as a consequence been accepted as an Aion Premium Member Client ;
- c) both the Inviter and the Invitee have opened any of Aion's Regulated Savings Accounts and funded it with a minimum amount of 1 EUR;
- d) the Inviter has been an Aion Premium Member Client for a minimum of one month before sending a Referral Link;
- e) the Invitee has remained an Aion Premium Member Client for a minimum of 1 month.

6. Who is eligible for the Bonus ?

6.1. In order to be eligible for the Bonus following a Recommendation, the Inviter should :

- a) be a natural person (consumer) residing in Belgium;
- b) be at least 18 years old;
- c) already be a Premium Member of Aion;
- d) have accepted these MrP T&Cs;
- e) be a different natural person then the Invitee; and
- f) have sent a Referral Link to the Invitee via the banking system of Aion not earlier than one month after having been accepted as an Aion Premium Member Client.

6.2. In order to be eligible for the Bonus following a Recommendation, the Invitee should :

- a) be a natural person (consumer) residing in Belgium;
- b) be at least 18 years old;
- c) have accepted these MrP T&Cs;
- d) conclude a contract for a Premium Membership;
- e) be a different natural person then the Inviter;
- f) be a person to whom the Inviter recommended the Premium Membership through a Referral Link sent(by the Inviter who has been an Aion Premium Member Client for at least one month; and
- g) be a new client, meaning that he or she never signed a membership or product contract with Aion before.

6.3. Employees of the Bank, together with immediate family members of such employees (spouses, descendants, ascendants, siblings) are excluded from eligibility both as Inviter and Invitee.



7. Specific Rules of the MrP Program

7.1. The MrP Program is intended to make Recommendations to close personal contacts of the Inviter and an Inviter is therefore not entitled to make Recommendations as part of his/her professional activities. The Inviter is in particular not entitled to make use of the MrP Program/Recommendations :

- a) in the framework of paid promotions, including online advertising;
- b) through public distribution on websites where he is a contributor but not the primary content owner (such as Wikipedia, Reddit, coupon websites);
- c) through public distribution by using his own website;
- d) through public distribution on blogs with the primary purpose of soliciting reward benefits;
- e) through any other kind of public distribution;
- f) through mass e-mailing, texting, messaging people the Inviter does not know, even less if they have not agreed to received them (spamming);
- g) by using automated systems or bots;
- h) by using false or outdated personal data; and
- i) by submitting false statements,
- j) by promising financial or non-financial incentives to an Invitee other than formulated in MrP Program or provided by the Bank within Premium Membership.

7.2. In case of violation of the law, essential provisions of the regulations or the MrP T&Cs by a Participant, the Bank reserves the right to exclude the Participant from the MrP Program.

7.3. In case of exclusion from the MrP Program, the Participant will no longer be entitled to receive any Bonuses (present and future), regardless of whether he/she still meets the other conditions described in the MrP T&Cs.

7.4. In connection with the MrP Program, the Participants cannot send any content prohibited by law, any content violating the goods or rights of third parties protected by law, or false or misleading content regarding Aion and its products or services.

7.5. When Participants make use of the MrP Program, Participants act in their name and on their own behalf and not in the name and on behalf of the Bank.

7.6. The entitlement to the Bonuses may not be transferred to third parties.

7.8. In case a Participant closes his/her own Account, this Participant will lose the right to the due Bonuses.

8. What services do I get as a Premium Member?

The scope of the services covered by the Premium Membership is described on Aion's website (www.aion.be).



9. How long is the MrM Program available ?

9.1. The MrP Program is available to eligible Clients from 6th October 2020 to 13th January 2021, unless terminated earlier in accordance with 9.3.

9.2. The MrP Program may be extended upon further notice by the Bank.

9.3 The Bank may terminate or withdraw the MrP Program at any time without any formalities. A termination of the MrP Program will not have an impact on the rights and obligations already acquired by the Participants in respect of Recommendations which have occurred before the withdrawal.

10. Is there anything else I should know?

10.1. The Bank may unilaterally change these MrP T&Cs under the same conditions as those provided in the General Terms and Conditions.

10.2. Your data will be processed in accordance with our Privacy Policy, which can be found here: <https://www.aion.be/en/privacy-policy.html>

Important information on regulated savings accounts

Applicable law: Belgian law.

Type of financial product: Regulated savings accounts.

Duration: Indefinite.

Accounts are available for mobile banking clients only.

Earnings may be adjusted. Clients will be informed of changes via email.

Individuals are exempt from 15% withholding tax on the first 990 EUR of interest earned in 2020.

The account is free of charge and opened for an indefinite duration. It is subject to Belgian law.

Deposits are protected up to 100,000 EUR per person. In case of bankruptcy or risk of bankruptcy of the financial institution, the saver runs the risk of not recovering his/her savings or may be subject to a diminution / conversion in shares (Bail-in) of the amount of the claims he/she holds against the financial institution in excess of 100,000 EUR, i.e. the amount falling within the scope of the deposit guarantee scheme.

Before opening the account, you need to carefully read the key information for savers and the deposit guarantee information sheet:

Customers can find more information on the regulated savings accounts in the Key Information for Savers and the Deposit Guarantee Information Sheet, both available on the Aion web page: <https://www.aion.be/en/regulated-savings-accounts.html>.

You can send your questions or complaints by email to complaint@aion.be. If you are not satisfied, contact the bank mediation service (www.ombudsfin.be).