



Special Terms and Conditions for the Use of the Vivid Money Cards

Solarisbank AG (hereinafter: “**Bank**”) enables its customers to use the Vivid Money Cards in combination with Accounts held with the Bank and debit cards and/or virtual debit cards issued by the Bank. For the use of the Vivid Money Cards, the following “Special Terms and Conditions for the Use of the Vivid Money Cards” shall apply. These Terms and Conditions shall apply in addition to the Bank’s other terms and conditions, in particular the Bank’s General Terms and Conditions, the respective Terms and Conditions for Payments by Direct Debit in the SEPA Basic Direct Debit Scheme, the respective Terms and Conditions for Credit Transfers, the respective Terms and Conditions for Online Banking and the other terms and conditions which can be viewed, saved in readable form and printed from <https://www.solarisbank.com/de/kundeninformation> alongside with these Special Terms and Conditions. In case of discrepancies, these Special Terms and Conditions shall prevail.

1. Scope of Application

These Special Terms and Conditions supplement the terms and conditions concluded between the Bank and the customer regarding the provision and use of one or more Accounts and the use of debit cards issued by the Bank and/or virtual debit cards (“**Cards**”). These Special Terms and Conditions apply when the customer uses his/her Accounts and/or his/her Cards in the context of the Vivid Money App (“**Vivid Money App**”).

2. Cards

(1) The customer may order one (1) or more physical Cards, upon availability the customer can choose between different types for the physical Cards, and/or one (1) or more virtual Cards by the Bank to use them in relation with the Vivid Money App.

(2) The Customer has the option to personalize the Card in the Vivid Money App. The Customer may not design the Card with prohibited content. Prohibited content includes, but is not limited to, content that violates the personal or intellectual property rights of others, is defamatory, insulting, political, racist, religious, glorifying violence, pornographic or sexist, or otherwise violates the rights of the Bank and/or its contractual partners (“**Prohibited Content**”).

(3) In case of Prohibited Content the Bank has the right to refuse the production of a Card designed by the Customer.

(4) If a Card with Prohibited Content is nevertheless produced, the Bank may block this card at any time. The Customer shall be obliged to submit this Card to the Bank.

3. Related Card Account

(1) Each Card is linked to a related Account through which the payment transaction is settled (the “**Card Account**”). This Card Account will be balanced by the respective Payment Transaction Account or the respective Further Account in accordance with the Terms and Conditions for the Vivid Money Account or the respective Foreign Currency Account in accordance with the Terms and Conditions for Foreign Currency Accounts.

(2) The customer can choose in the Vivid Money App through which Accounts the Card Account shall be balanced.

(3) Any credit balance on the Card Account will be credited to the respective Payment Transaction Account, Further Account or Foreign Currency Account.

4. Portfolio

The customer can combine several own Payment Transaction Accounts, Further Accounts and Foreign Currency Accounts by means of the Vivid Money App to one group (the “**Portfolio**”) in order to balance the Card Account through these accounts.

5. Payments

(1) The customer may make payments in Euro to the extent that the customer’s Euro Account allocated pursuant to Clause 2 paragraph 2 or included pursuant to Clause 3 shows a sufficient positive balance for balancing. There shall be no offsetting or netting of the balances on the Accounts referred to in sentence 1 and the Card Account shall be balanced in full only from one of these Accounts.

(2) If the customer makes a payment in a Foreign Currency, Clause III paragraphs 4 and 5 of the Terms and Conditions for Foreign Currency Accounts shall apply *mutatis mutandis* to the compensation of the Card Account and Clause V of the Terms and Conditions for Foreign Currency Account shall apply *mutatis mutandis* to any conversion.