



## Terms of Use of the Referral Offer

Version 1.2

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### 1. DEFINITIONS

The definition of capitalized terms not defined herein can be found in the Terms of Use of Spiko Finance.

Referred Customer: refers to a Spiko Finance Customer who creates their Account using a Sponsor's referral link.

Sponsor: refers to a Spiko Finance Customer with a Validated Customer Account who shares a referral link with potential Spiko Finance Customers.

Reward: refers to a payment made in the form of UCITS shares in the case of an eligible referral.

### 2. REFERRAL MODALITIES

Customers can access their referral link on their Spiko Account on the Website under the "Recommend Spiko" section. They can share their referral link with all their contacts directly from the Website, or copy and paste the link manually. Each Customer has their own unique referral link that is valid indefinitely.

### 3. ELIGIBILITY

A Customer can refer another customer if they have a Validated Customer Account.

The referral is eligible and will result in a Reward if all the following conditions are met:

- The Referred Customer opened their account using their Sponsor's referral link. We will not pay any Reward if a Customer opened an account without using a referral link.
- The Referred Customer's account is opened in accordance with the Terms of Use after 24 November 2025 at 11:59:59 p.m. (Paris time). It is specified that we will not pay any Reward in connection with Referred Customers who opened their Account before the effective date of this version, except under the conditions set out in Article 5.
- The Referred Customer deposits at least €10,000 in one of the UCITS available on the Website within the three calendar months following the opening of their Account.

#### 4. REWARD AMOUNT

The Sponsor receives a fixed Reward when the balance of the UCITS shares held by a Referred Customer linked to their referral link reaches one of the defined thresholds.

With:

- Balance: the cumulative amount, in euros, of the value of the UCITS held by each Referred Customer – it being specified that this value is calculated once a day by Spiko Finance. If the UCITS held by the Referred Customer are denominated in a currency other than the euro, the amount used is the equivalent amount in euros, converted at the current exchange rate.

The Reward is rounded up to the nearest euro cent.

It is specified that, for each Referred Customer, the Reward is only paid for a period of three months from the opening of the Referred Customer's Account.

#### Reward thresholds:

Balance of the UCITS shares held by the Referred Customer	Reward paid to the Sponsor
Between €10,000 and €49,999.99	€50
Between €50,000 and €499,999.99	€100
Between €500,000 and €999,999.99	€250
Between €1,000,000 and €2,999,999.99	€500
From €3,000,000	€1,000

#### Rewards for a given Referred Customer are not cumulative.

When a Referred Customer reaches a higher threshold, the Sponsor receives only the difference between the new Reward and the amount previously paid.

The total Reward for a Referred Customer is capped at **€1,000**.

*By way of example, to illustrate how the payment of the Rewards works: three days after their account has been validated, the balance of the UCITS shares held by the Referred Customer amounts to €15,000. They therefore exceed the first threshold, which allows the Sponsor to receive an initial Reward of €50.*

*One month after their account has been validated, the value of the UCITS shares held by this same Referred Customer, following a new subscription, amounts to €510,000.*

*They therefore exceed a higher threshold. The Sponsor consequently receives a supplement of €200, corresponding to the difference between the Reward associated with this new threshold (€250) and the Reward already received (€50).*

*In total, the Sponsor will therefore have received €250 for this Referred Customer.*

## **5. REFERRALS PRIOR TO THE EFFECTIVE DATE**

For all referrals made prior to the effective date of this version of the Terms of Use of the Referral Offer, the terms and conditions for determining and paying the Reward in force in the previous version of the Terms of Use of the Referral Offer will continue to apply. For referrals covered by this article, the Reward will be paid in the form of shares in the SPIKO EU T-BILLS MONEY MARKET FUND directly into the Sponsor's account.

## **6. PAYMENT OF THE REWARD**

With regard to the Rewards defined in Article 4, the Reward will be paid once a day in the form of shares in the SPIKO EU T-BILLS MONEY MARKET FUND.

The Reward will be paid directly into the Sponsor's account, in a dedicated Internal Wallet opened in the Sponsor's name and accessible via their Account. The Sponsor will have the option of transferring the SPIKO EU T-BILLS MONEY MARKET FUND shares credited to this Internal Wallet to another Internal Wallet within their Account, in accordance with the Terms of Use. The Sponsor will also have the option of requesting the redemption of these UCITS shares.

## **7. SHARING OF INFORMATION**

By accepting these Terms of Use of the Referral Offer, the Referred Customer expressly agrees to release Spiko Finance from its obligation of confidentiality and professional secrecy with regard to (i) their balance (i.e., the cumulative amount of UCITS held by the Referred Customer in their Account), and (ii) the fact that the Referred Customer has opened a validated Account with Spiko Finance.

The Referred Customer thus agrees that the amount of their balance may be indirectly communicated to the Sponsor, under the following conditions:

- The Sponsor will only be informed of the total balance held by all of their Referred Customers; thus, if the Sponsor has referred several Referred Customers, they will not know the individual balance of any of them. Conversely, if the Sponsor has referred only one Referred Customer, they will be informed of that Referred Customer's balance.
- The Sponsor will not be able to see the details of the transactions (i.e., the date and amount of subscriptions, redemptions, or transfers), the distribution of the balance among the various UCITS available on the Site, or the distribution of the balance among any Internal Wallets used by the Referred Customer.

It is specified that the Referred Customer's balance may only be indirectly communicated to the Sponsor for a period of three months from the opening of the Referred Customer's Account.

The Referred Customer also agrees that Spiko Finance may inform the Sponsor of the validation of the referral when the Referred Customer's Account is validated.

By sharing their referral link in order to refer a Referred Customer and receive the Reward, the Sponsor (i) expressly accepts these Terms of Use of the Referral Offer and (ii) undertakes to respect the confidentiality and secrecy of the information obtained about their Referred Customer(s) in the context of the referral, and in particular the balance held by their Referred Customer(s). Under no circumstances may the Sponsor disclose this information to third parties. Spiko Finance reserves the right to hold the Sponsor liable in the event of a breach of this article.

## **8. SPONSOR'S OBLIGATIONS**

The referral program must not be abused. The following practices are considered abusive:

- For a natural person Customer, it is prohibited to refer a corporate Customer of which the natural person Customer is a significant shareholder, a director, an employee, or a service provider. Similarly, for a corporate Customer, it is prohibited to refer a natural person Customer who is a significant shareholder, a director, an employee, or a service provider.
- For a corporate Customer, it is prohibited to refer another corporate Customer that is linked to the Customer by a capital relationship, such as belonging to the same group (within the meaning of Article L. 233-3 of the French Commercial Code).
- It is prohibited to open a Spiko account for the sole purpose of the Sponsor receiving a Reward, without any intention of actually using the account.
- It is prohibited to massively distribute the Referral link on the Internet, particularly on social networks.
- It is prohibited to purchase advertising keywords or domain names similar to our brand in order to distribute the Referral link, as this would constitute a violation of our intellectual property rights.

In the event of suspected fraudulent or abusive use of the referral program, Spiko may suspend payment of the Reward to the Sponsor and take any necessary measures.

## **9. MODIFICATION OR TERMINATION OF THE REFERRAL PROGRAM**

Spiko reserves the right to suspend, terminate, or modify these terms and conditions at any time and without justification.

## **10. TERRITORIAL JURISDICTION AND APPLICABLE LAW**

These Terms of Use of the Referral Offer are subject to French law. Unless otherwise provided by law, any disputes arising from the Services provided under these Terms and Conditions, concerning their validity, interpretation, execution, termination, consequences, and repercussions, shall be submitted to the competent courts within the jurisdiction of the Paris Court of Appeal.