

Member Referral Program for Professional Clients

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

They govern the contractual relationship between Aion Bank SA/NV (hereinafter the "**Bank**", "**Aion**" "**we**", "**us**" or "**our**") and you as the client (the "**Client**", "**you**" or "**your**"). MrP apply only in relationships with Clients that qualify as a Professional Client, i.e. a self-employed physical person acting solely for professional purposes, who is not a consumer in the meaning of Article I.1, 2° of the Code of 28 February 2013 of Economic Law (hereinafter the "Code of Economic Law") or a legal entity.

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

The MrP Program is offered within the framework of the Bank's general Terms and Conditions Professional Clients 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 Bank is a credit institution incorporated as a limited liability company ("*société anonyme*" / "*naamloze vennootschap*") under the laws of Belgium, having its registered office at Avenue de la Toison d'Or - Guldenvlieslaan 26/28, 1050 Brussels, and registered with the Crossroad Bank of Enterprises under number 0403.199.306. It is hereinafter referred to as the "**Bank**" or "**Aion**".

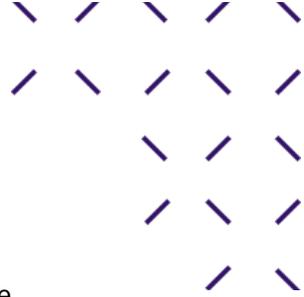
2. What is the MrP Program ?

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 Client (the "**Inviter**") recommending business Premium or Basic Membership to another Client (the "**Invitee**"), allowing the Invitee to effectively become a Premium or a Basic 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 ?



- a) The Inviter and the Invitee after both having accepted the MrP T&Cs will be relieved from paying the Membership Fee for 3 months, each of them in addition to the current promotion of relieving new Premium Members from paying the Membership Fee for 3 months - not more than 6 months in case of the Invitee (the "**Bonus**"),
- b) The period for which the Inviter is relieved from paying the Membership Fee depends on the number of referrals made by the Inviter which means that for each successful recommendation and when all conditions of eligibility in respect of the Inviter and Invitee stipulated in points 5 and 6 fulfilled, the Inviter will be relieved from paying the Membership Fee for 3 months, up to maximum 24 months.
- c) The period for which the Invitee is relieved from paying the Membership Fee does not depend on the number of Recommendations made by Inviters with respect to this Invitee. The Invitee is entitled to the Bonus only when all conditions stipulated in points 5 and 6 have been fulfilled.

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 Inviter, has inserted the Invitee's legal name, VAT ID, email, phone number and Inviter's email and the legal name in the form available on the website <https://www.aion-be/en/business/business-Invite> .
- c) the Invitee has gone through the onboarding process, has inserted the VAT ID of Invitee's in the space marked and the "promo code" and has been accepted as an Aion Premium or Basic Member Professional Client;

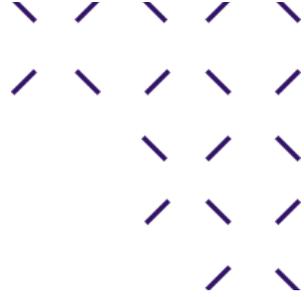
6. Who is eligible for the Bonus ?

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

- a) already be a Professional Client Member of Aion before sending a Recommendation;
- b) have accepted these MrP T&Cs;
- c) be a different Professional Client than the Invitee; and
- d) the Invitee has fulfilled all eligibility criteria stipulated in point 6.2.

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

- a) have accepted these MrP T&Cs;
- b) conclude a contract for a Premium or Basic Membership;
- c) be a different Professional Client than the Inviter;
- d) be a new Professional Client, meaning that he or she never signed a membership or product contract for Professional Clients with Aion before and has remained an Aion Premium or Basic Member Client for a minimum of 1 month;
- e) deposit at least 50 EUR to one of their Aion business accounts.



7. Specific Rules of the MrP Program

7.1. The MrP Program is intended to make Recommendations to close personal or business 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 or Basic Membership.

The Invitee should not use any invitations made by the Inviter in contravention to the above mentioned rules.

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.

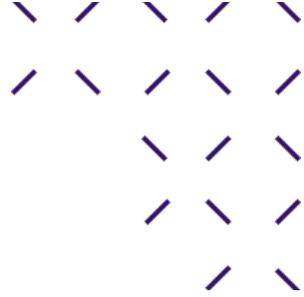
7.3. In case of exclusion from the MrP Program, the Participant will no longer be entitled to receive any Bonuses (present and future), regardless of whether he/she still meets the other conditions described in the MrP T&Cs.

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.

7.7. 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 Member?

The scope of the services covered by Memberships 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 15th of April 2021 to 30th of April 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>