

## Participation Terms - Tide Tagesgeldkonto Bonus

Updated: October 07, 2025

1. Participation in this "Tide Tagesgeldkonto Bonus" (the "**Promotion**") is subject to these terms and conditions (the "**Participation Terms**"). The Promotion is organized by Tide Platform S.A, 7, Avenue Gaston Diderich, L-1420 Luxembourg (hereinafter referred to as "**Tide**").
2. **Eligibility.** Eligibility requires an active Tide Business Account and a Tide Tagesgeldkonto either already open or opened during the Promotion Period. To receive the Tide Tagesgeldkonto Bonus you must open a Tide Business Account and a Tide Tagesgeldkonto no later than 31 December 2025. Members who already held a Tide Tagesgeldkonto at the Promotion start date and who meet the eligibility requirements earn the Bonus from 7 October 2025 until 31 March 2026. Eligibility is further subject to Tide continuing to admit new participants to the Promotion at the time you open the Tide Tagesgeldkonto; if Tide has stopped admitting new participants, you are not eligible for the Bonus.
3. **Promotion Period.** The Promotion Period runs from 7 October 2025 to 31 March 2026 inclusive. All existing Tide Tagesgeldkonto accounts earn the Tide Tagesgeldkonto Bonus from 7 October 2025 until 31 March 2026. New Tide Tagesgeldkonto accounts opened during the Promotion Period that meet eligibility requirements earn the Bonus from the date of opening until 31 March 2026.
4. **What "up to 3.5% p.a. total" means.** Your total return is the Tide Tagesgeldkonto interest rate set and paid by the account provider plus a Tide Tagesgeldkonto Bonus of 2.0% p.a. funded by Tide (the "**Bonus**"). The Bonus is a promotional payment and is not bank interest.
5. **Cap and Scope.** The Bonus applies only to the portion of your balance on the Tide Tagesgeldkonto up to €50,000. Balances held outside the Tide Tagesgeldkonto, including in the Tide Business Account, do not earn the Bonus. Any amount above €50,000 earns the Tide Tagesgeldkonto interest rate only. The €50,000 cap applies per member to their Tide Tagesgeldkonto.
6. **Rate Changes.** The Bonus is fixed at 2.0% p.a. and does not top up to 3.5%. If the Tide Tagesgeldkonto interest rate changes during the Promotion Period, you receive the then applicable interest rate plus the fixed 2.0% p.a. Bonus.
7. **Calculation and crediting.** Interest and the Bonus accrue daily and are credited monthly. Interest is credited to the Tide Tagesgeldkonto by the account provider. The Bonus is credited to your Tide Business Account within 7 calendar days after the monthly interest credit is posted. Pro rata applies in any month in which the Tide Tagesgeldkonto is opened or closed. The Bonus starts accruing from the later of the Tide Tagesgeldkonto opening date and 7 October 2025.
8. **Exclusions.** No Bonus is paid if your Tide Business Account or your Tide Tagesgeldkonto is blocked, suspended or closed, or if you do not meet the Eligibility clause above.

9. **Compliance and misuse.** You must remain in continuous compliance with all applicable terms and conditions, including the Business Savings Account terms and the Tide Membership Terms and Conditions. Tide may withhold or claw back the Bonus in suspected or actual cases of misuse or abuse, including fraud, breaches of terms, anti money laundering or chargeback flags, or attempts to game or circumvent these Participation Terms.
10. **Combination with other offers.** The Promotion cannot be combined with any other Tide promotion, offer or reward – including any sign-up award for the Tide Business Account – unless Tide expressly states otherwise.
11. **After the Promotion.** From 1 April 2026, only the Tide Tagesgeldkonto interest rate applies unless Tide announces a new promotion.
12. **Suspension.** Tide may stop admitting new participants to the Promotion at any time, including to comply with law, partner-bank requirements, or applicable marketing or platform policies. This does not affect any Bonus already accruing for members who opened a Tide Tagesgeldkonto during the Promotion Period and who continue to meet these Participation Terms. Tide may make non-retroactive changes to the Promotion to reflect operational or regulatory requirements. Accrued Bonus rights remain unaffected.
13. **Other terms.** The Bonus is not transferable. There is no cash alternative. Tide may amend these Participation Terms to the extent permitted by law. Continued participation after notice means you accept the Participation Terms. If any provision is or becomes invalid or unenforceable, the remaining provisions remain in force. These Participation Terms are governed by the laws of the Federal Republic of Germany. Legal recourse is excluded.