

## **FlowBank Cash Bonus Tiered Promotion**

Beginning on 1 February 2022 until 6 April 2022 (promotion period) all customers who fund their FlowBank account and meet the promotion criteria below are eligible to earn a one-time cash bonus deposited into a newly funded FlowBank account. You will be eligible for this promotion when you make a first-time deposit of at least 1,000 CHF and make your first trade during the promotion period. This promotion is subject to the terms and conditions below. This offer is for private clients only and is not valid for institutional accounts.

### **Promotional Terms and Eligibility**

To be eligible for this promotion you must meet the following criteria. 1) Have successfully opened a FlowBank account 2) Have made a first-time deposit of at least 1,000 CHF to your FlowBank account 3) Have made your first trade on your FlowBank account including but not limited to stocks, ETFs, and funds during the promotion period.

FlowBank will make a one-time deposit cash deposit into your FlowBank account as per the table below:

Deposit Amount	Your bonus
1,000 CHF - 4,999 CHF	80 CHF
5,000 CHF - 9,999 CHF	120 CHF
10,000 CHF - 24,999 CHF	200 CHF
25,000 CHF - 49,999 CHF	300 CHF
50,000 CHF - 99,999 CHF	500 CHF
100,000 CHF+	1,000 CHF

You can only receive this promotion once. The corresponding cash bonus will be deposited into your account following this timeline, (i)If you meet all the above conditions, the promotional credit will be deposited **within 10 business days** from the day of your first trade.

The cash bonus is a fixed value, as per the table above, and does not include a stock or any other financial product nor is it a recommendation to buy a specific stock or financial product.

**The cash bonus can be withdrawn from your FlowBank account only once the fees (not including custody fees) associated with your account are equal or greater to the initial cash bonus received. Any financial assets purchased with this cash bonus (either fully or partially) cannot be transferred or sold, until the fees associated with the account are equal or greater to the initial cash bonus received.**

### **Additional information**

This promotion is valid once per account/per person. FlowBank SA is not responsible for any taxes related to this cash bonus program. A FlowBank account is free of charge regardless of funds added and instruments used. There are however certain service fees to keep in mind, including custody fees. For a full list of service fees please see [the price list](#) on the FlowBank website. The cash bonus offer may be taxable income and you are responsible for any taxes resulting from this promotional offer. You should always consult with a tax advisor regarding any tax consequences.

At its discretion, FlowBank SA reserves the right to adjust the incentive bonus parameters. FlowBank SA reserves the right to decline the participation of certain customers in its incentive programs. FlowBank SA reserves the right to terminate the promotion at any time without notice. Other restrictions may apply and will be posted on the FlowBank SA website before effectiveness.

This promotion ends at 23:59 CET on 6 April, 2022.

### **Refer a friend**

For every friend who opens an account, you will receive an additional 100 CHF to your account. This offer applies to new account openings only, starting 1 February 2022. To take advantage of this offer, you and your friend must make an initial deposit of 1,000 CHF. This offer is valid until 6 April 2022.

### **Open a FlowBank account and we'll cover up to CHF 750 of your transfer fees.**

Clients who transfer assets from a non-FlowBank account will be able to have their transfer fees reimbursed (up to 750 CHF.)

Once a customer has successfully transferred their non-FlowBank account to us, they will be required to submit proof for the reimbursement. For us to issue the reimbursement, the client must submit a copy of their most recent statement from their previous account with evidence of a transfer fee. Once approved, the reimbursement will be deposited directly into that FlowBank account within 20 business days. To submit these documents, please contact: [support@flowbank.com](mailto:support@flowbank.com)