

## Black Friday Offer: Terms and Conditions

0% commission is available for US-listed stocks, ETFs, and US stock CFDs.

0 % commission is available for Swiss-listed stocks, ETFs, and Swiss stock CFDs.

0% commission means that no fee has been charged when opening or closing the position. Only exchange fees and the Swiss federal stamp will be reflected in the commission. This offer is valid on the 26 November, 29 November, and 30 December 2021.

## Refer a friend

For every friend who opens an account, you will receive an additional free share credited to your account. This offer applies to new account openings only, starting November 16, 2021. To take advantage of this offer, you and your friend must make an initial deposit of 1000 CHF. To learn more about the free stock offer, see below. This offer is valid until December 31, 2021. [Find out more.](#)

## Open an account and get a free stock

Open and fund a FlowBank account until the 31 December 2021 and receive a free stock, up to 500 CHF.

**The account opening bonus is valid for FlowBank clients who fund their account before 31 December with a minimum deposit of 1000 CHF. The minimum value of the gifted stock will be 15 CHF and a maximum value of 500 CHF.**

Terms and Conditions of the offer:

1. This promotion is only valid for first-time FlowBank account deposits.
2. These reward stocks will be distributed from FlowBank's inventory of settled shares held specifically for this promotion. When the stocks were purchased, FlowBank ensured that they were above the price range we promised. Due to market fluctuation, some stock values may drop from the time we made the purchase. Please understand that we have no control over the fluctuation of the market.
3. The Initial Deposit Stock can only be claimed when the deposited amount has settled into the client's account. Depending on the deposit method, funds may take up to 5 business days to settle.
4. FlowBank is not responsible if a client's account goes into the negatives due to a failed transfer.

5. Clients who transfer assets from a non-FlowBank account will be able to have their transfer fees reimbursed (up to 750 CHF). Questions about account transfer? Please reach out to us via the Help Center or email [support@flowbank.com](mailto:support@flowbank.com) if you need any other clarification.
6. Once a client 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.
7. To submit these documents, please contact: [support@flowbank.com](mailto:support@flowbank.com)
8. The free stock(s) will be credited to the client's account within 15 trading days.
9. Stock distributed under this promotion does not constitute a recommendation for its purchase, sale, or holding.
10. Clients may hold or sell the awarded stock(s) that has been credited to their account. Money made from the sale of the stock(s) can only be withdrawn after 180 days (from the day sold). The money can be used to buy other eligible securities in the account.
11. This promotion is valid once per account/per person.
12. FlowBank SA is not responsible for any taxes related to this stock reward program.
13. 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.
14. At its discretion, FlowBank SA reserves the right to adjust the incentive program parameters.
15. FlowBank SA reserves the right to decline the participation of certain customers in its incentive programs.
16. FlowBank SA reserves the right to terminate the incentive program at any time without notice.
17. Other restrictions may apply and will be posted on the FlowBank SA website before effectiveness.