




Seriously Simple 

### **Open an account and get a free stock**

Open and fund a FlowBank account from 20 March to 20 May 2023, and receive a free stock, up to 500 CHF.

**The account opening reward is valid for FlowBank clients who fund their account before 20 May 2023, with a minimum deposit of 1,000 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. 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 Money made from the sale of the stock(s) can only be withdrawn after 180 days (from the day sold).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.
4. A minimum balance of 1,000 CHF (total portfolio including cash) must be held in the account for a minimum of 30 days to benefit from the free stock offer.
5. FlowBank is not responsible if a client's account goes into the negatives due to a failed transfer.
6. The free stock(s) will be credited to the client's account within 15 trading days.



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7. Stock distributed under this promotion does not constitute a recommendation for its purchase, sale, or holding.
8. This promotion is valid once per account/per person.
9. FlowBank SA is not responsible for any taxes related to this stock reward program.
10. 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.
11. At its discretion, FlowBank SA reserves the right to adjust the incentive program parameters.
12. FlowBank SA reserves the right to decline the participation of certain customers in its incentive programs.
13. FlowBank SA reserves the right to terminate the incentive program at any time without notice.
14. Other restrictions may apply and will be posted on the FlowBank SA website before effectiveness.