



Terms & Conditions of the “YUH one year anniversary” offer

To benefit from this offer, you agree to the following Terms and Conditions of the offer as defined by Yuh Ltd:

Offer

- During the period of the **11.05.2022 00:00 am CET to the 30.06.2022 23:59 pm CET** the Yuh trading fees of all investment products included in the Yuh app will be waived, namely for:
 - Cryptos, Shares, ETFs and Structured products (Trending Themes and Investment Themes).
- Mandatory fees linked to third parties or local government taxes such as stamp duties, withholding taxes, financial transaction taxes (FTT) or corporate actions **are excluded from the promotion** and need to be paid by the customer, as applicable.
- All other fees remain unchanged, namely currency exchange fees.
- During the period of the offer, the Swissqoin remunerations resulting from investing will be capped to a maximum of 5 rewards per day and per client.
- If you have any “Trading Credit”, they will not be debited during the period of the offer. If you have “Trading Credit” that expires during the period of the offer, their validity will not be extended, nor will they be returned, reimbursed or converted into cash.

Example of transaction

- The client wishes to purchase a fraction of ABB share for an amount of 100 CHF.
 - The total amount credited from the client for this transaction will be: 100.10 CHF which corresponds to 100.00 CHF worth of ABB share + 0.00 CHF trading commissions + 0.10 CHF of the Swiss federal stamp duty.
- The client wishes to purchase a fraction of Bitcoin for an amount of 100 EUR. He does not own any EUR and has his CHF converted into EUR automatically. The mid-exchange rate is: 1 EUR = 1.025 CHF
 - The total amount credited from the client for this transaction will be: 103.02 CHF which corresponds to 100.00 EUR worth of Bitcoin share + 0.00 EUR trading commissions exchanged into CHF at a rate of 1 EUR = 1.0302. The rate of 1.0302 consists of the mid-rate of 1 EUR = 1.025 + the standard 0.95% currency exchanged fees applied by Yuh.

General conditions

- The offer is not available in the United States or to US-Persons or to persons who are not entitled to access this offer as a result of specific laws in their country of residence.
- The offer is valid subject to availability. As a Yuh Customer, you will automatically benefit of the offer. You don't have to do anything.
- Yuh Ltd reserves the right to amend, extend, shorten, or cancel the offer at its sole discretion, at any time, without notice and without its liability being incurred.
- Yuh Ltd declines all responsibility in the event access to the Yuh App or some of its functionalities (e.g. trading) is impossible or interrupted for technical reasons or owing to updates or maintenance. Yuh Ltd will not be liable for such interruptions or their consequences.
- The offer can only be accepted as it is. The discount / waiving of the trading fees will be applied automatically to your performed transactions, as applicable.
- **Transactions in cryptocurrencies involve a high degree of risk. These transactions may, by their nature, generate a substantial or total loss of the investment. You should be aware of all the risks associated with these transactions, prior to initiating any transaction.**
- No correspondence will be entered into regarding this offer. No legal recourse is possible.

10.05.2022