

## Terms and conditions governing Swissquote Bank Ltd offer

In order to benefit from this special offer of an interest-free Lombard loan, the client accepts the terms and conditions set out below.

### Conditions of the offer

- The offer consists of the opportunity to **benefit from an interest-free Lombard loan (0% rate) for a limited period of time.**
- This offer only applies to Lombard loans granted **in CHF.**
- This offer only applies to Lombard loan requests submitted **between 15.09.2022 and 30.11.2022.**
- The interest rate of 0% is only valid for the period of **15.09.2022 to 31.01.2023.**

### Who may benefit from the offer?

- This offer is addressed to **new clients, clients of wealth managers and existing clients of Swissquote Bank Ltd who have not yet signed a Lombard loan agreement with Swissquote Bank Ltd.**
- This offer is not available for clients who have signed for a **Lombard loan with Swissquote Bank Ltd and have been granted a Lombard loan facility before 15.09.2022.**

### General Conditions

- This offer does neither apply for distribution within the USA, nor for US-Persons nor for persons not having the right to access this offer due to laws of their country of domicile or seat.
- Swissquote Bank Ltd reserves the right to alter, extend, cut short or cancel the referral offer at its sole discretion at any time, without prior warning and with no liability on its part.
- No correspondence will be entered into with regard to this offer. There is no right of appeal.
- Swissquote Bank Ltd reserves the right to refuse, at its discretion, the opening of an account at the bank following an application to open an account or the granting of a Lombard loan.
- Swissquote Bank Ltd reserves the right to refuse the entry of certain securities on the account, in particular because of their nature or origin.