BITPANDA LOYALTY AND REWARDS PRODUCT TERMS

VERSION 5.0.1, DATED 20 AUGUST 2026

1. Introduction to these Product Terms

1.1. **Scope.** The following "Loyalty and Rewards Terms" set out the additional terms and conditions applicable when you participate in any loyalty and reward programme offered by Bitpanda.

The following programmes are offered by Bitpanda GmbH:

- Vision Loyalty Programme as outlined in Annex 1;
- Bitpanda Club Loyalty Programme as outlined in Annex 2;
- Tell-a-Friend Reward Programme as outlined in Annex 3.

Each a 'Loyalty Programme' and 'Rewards Programme,' collectively referred to as the 'Loyalty Programmes' throughout these Loyalty and Rewards Terms.

In addition to the provisions set out in this document, the general provisions of your 'User Agreement' apply to your use of the 'Bitpanda Platform' and any 'Transaction' conducted over the Bitpanda Platform. Bitpanda reserves the right to introduce additional reward terms, referred to as 'Promotional Terms,' as well as other rewards-based incentive programs that may be introduced from time to time to give customers the chance to earn rewards. You may need to accept additional terms or join a Rewards Programme to be eligible for a specific reward.

1.2. **Contracting Party.** The Bitpanda Loyalty Programmes are offered by "Bitpanda GmbH".

1.3. **Conflict of terms.** In case of a conflict between the User Agreement, other "Product Terms" and these Loyalty and Rewards Terms, these Loyalty and RewardsTerms shall prevail.

1.4. **Definitions.** The 'Definitions' shall have the meanings ascribed to them in Annex 4 to these Loyalty and Rewards Terms (*Definitions*).

2. Loyalty Programmes

2.1. **Participation and eligibility.** Customers may join the Loyalty Programmes and become 'LP Participants' by agreeing to these Loyalty and Rewards Terms.

Certain Loyalty Programmes or specific features thereof may require your explicit consent to participate. You must actively opt in via the Bitpanda Platform by following the instructions provided by Bitpanda (e.g., by clicking a button labeled "Turn on"). To participate in any Loyalty Programme, you must have a valid Account, in which you may hold certain "Supported Assets". Your Account is subject to the User Agreement, and must remain active during the time you participate in any Loyalty or Rewards Programme.

2.2. **Description of the Loyalty Programmes.** The Loyalty Programmes are a promotional initiative in which LP Participants may receive certain monetary or non-monetary benefits, including assets or E-Money, as a reward (such rewards or loyalty assets, "Rewards") for completing specific trade levels or other actions as outlined in these Terms. Subject to specific terms, each Loyalty Programme allows you to earn Rewards, which will be denominated in a pre-defined loyalty asset or E-Money.

2.3. **Restrictions.** The Loyalty Programmes are offered exclusively for customers that reside in eligible countries. Bitpanda reserves the right to offer different Rewards in different jurisdictions. The Loyalty Programmes are not available in all countries. Persons with residence/seat in certain jurisdictions or countries may be excluded from participation. Participation in a Loyalty Programme is unauthorised in any jurisdiction where all Loyalty Programmes or any portion of the Loyalty or Rewards Programme may violate any legal requirements, and the LP Participant agrees not to participate if they are a resident of any such jurisdiction. Loyalty Programmes may have limits on the amount of Supported Assets on which LP Participants can earn Rewards.

2.4. **Exclusion for partner services.** Bitpanda provides its services and products also for partners like banks, fintechs and asset managers. For the avoidance of doubt, any potential benefits voluntarily granted by Bitpanda under the Loyalty Programmes are solely granted to Bitpanda customers that sign up directly with Bitpanda and not via partner services.

2.5. **Loyalty Programme Benefits.** LP Participants may receive loyalty benefits and rewards as outlined in these Loyalty and Rewards Terms, provided that the requirements of the respective Loyalty Programme are met, or that other specific actions are completed ("LP Benefits"). Receiving the rewards and benefits is contingent upon fulfilling all requirements set forth in these Terms or any other applicable Promotional Terms.

2.6. **No claims and no guaranteed right to benefits and rewards.** All actual or potential LP Benefits under the Loyalty Programmes are voluntarily granted by Bitpanda and shall be considered gratuities or gifts from Bitpanda to the respective LP Participant. Therefore, LP Participants do not have any claims or contractual entitlement against a Bitpanda Company for future or past rewards. All rewards are provided on an "as is" basis.

2.7. **No cash redemption or other substitution.** No LP Participant can make a claim against any Bitpanda Company for the cash redemption or replacement of any equivalent value of the LP Benefits received under the Loyalty Programmes. LP

Participants do not have the right to substitute rewards or benefits for other rewards or benefits.

2.8. **Technical errors and disruptions.** In situations where an LP Participant erroneously receives Rewards from the Loyalty Programmes due to technical errors, system malfunctions, human error or any other reason, Bitpanda reserves the right to reclaim such Rewards and the LP Participant is obliged to return such Rewards without undue delay. Should the erroneously received assets be partially or fully unavailable (e.g. transferred, withdrawn, or otherwise inaccessible), Bitpanda may, at its sole discretion, (i) deduct an equivalent value from future Rewards or balances, (ii) offset the value against any other entitlements of the LP Participant, or (iii) pursue any other lawful means of recovery.

If, for any reason, the Rewards or any part thereof are unavailable, Bitpanda reserves the right to provide a substitute Reward of comparable value or to refrain from providing any substitute Reward. If, for any reason, the Loyalty Programmes cannot run as planned, including due to fraud or technical failures or other unforeseen circumstances, Bitpanda reserves the right to modify or terminate the programme, or any portion thereof, and withhold the granting of any Rewards.

3. Tax obligations

The value of any Reward may be considered taxable income for the LP Participant in certain jurisdictions. It is the responsibility of the LP Participant to determine and fulfill any applicable tax obligations, or to assess any other legal aspects of their participation.

4. Termination and amendments to these Loyalty and Rewards Terms

4.1. Bitpanda may terminate any Loyalty or Rewards Programme or all Loyalty Programmes at any time.

4.2. Bitpanda reserves the right to modify, suspend, amend or discontinue the Rewards of the Loyalty Programmes at any time (for some or all LP Participants), without prior notice. Bitpanda reserves the right to apply such changes retroactively to Rewards already accrued but not yet distributed. Any Rewards already received cannot be revoked.

4.3. Bitpanda may amend these Loyalty and Rewards Terms or other terms that govern your participation in any Loyalty or Rewards Programme from time to time and at our sole discretion, including the eligibility criteria, calculation, and distribution of Rewards or adding new Rewards or cancelling particular Rewards and/or any Loyalty Programme or Rewards Programme or the Loyalty Programmes entirely. Any changes to the LP Benefits or eligibility requirements will be communicated as soon as reasonably practicable.

4.4. If Bitpanda determines that the LP Participant has engaged in fraudulent behaviour or attempts to abuse the respective Loyalty or Rewards Programme in a way evidently unintended by Bitpanda, Bitpanda may decide not to grant any Rewards (including both monetary and non-monetary benefits) and block and/or terminate the LP Participant's Account in accordance with Section 7.3.2. and 7.4 of the User Agreement. Fraudulent, abusive, or unethical behaviour is not allowed and may result in disqualification from the Programme.

Annex 1

Vision Loyalty Programme

1. Vision Loyalty Programme Benefits

1.1. A LP Participant may benefit from the Vision LP Benefits under the Vision Loyalty Programme if any of its features is enabled for them ('Vision LP Participant'). They may be subject to additional terms and conditions governing their participation. Rewards earned under the Vision Fee Benefit feature of the Vision Loyalty Programme are called Vision ($VSN). This token is designed as a Web3 utility token, prioritising broad usability across diverse platforms rather than being confined to a single ecosystem.

1.2. Benefit System. The following benefits are offered within the Vision Loyalty Programme:

(i) Vision Fee Benefit

(ii) Staking for Bitpanda Spotlight Rewards

(iii) Vision Fast Track for Bitpanda Club

1.3. **Vision Fee Benefit**. Vision LP Participants who maintain a sufficient balance of Vision in their wallet ('**VSN Balance**') and have opted into the Vision Loyalty Programme may receive a 20% trading fee discount ('Vision Fee Benefit'), which is deducted from the trading fees of eligible trades ('Discount-Eligible Trade').

1.4. **Discount-Eligible Trade.** When the Customer invests in, sells or swaps an asset that qualifies for the Vision Fee Benefit (a 'Vision Fee Benefit Eligible Asset'), the total transaction amount shall be inclusive of any applicable fees, which are payable in fiat currency. The Vision Fee Benefit does not apply to purchases of Vision made through the Bitpanda Platform. Bitpanda may, at its sole discretion, define, amend, or cease the designation of any asset as a Vision Fee Benefit Eligible Asset at any time without prior notice.

1.5. **VSN Balance.** If the Vision LP Participant chooses to opt into the Vision Loyalty Programme and does not disable this feature for a Discount-Eligible Trade, the Vision LP Participant may receive the Vision Fee Benefit. The Vision Fee Benefit is granted by deducting an equivalent amount of Vision — calculated based on the trading fee and the prevailing market price — from the LP Participant's wallet at the time of the transaction. You must hold a sufficient amount of Vision in your wallet to benefit from the Vision Fee Benefit.

1.6. **Insufficient VSN Balance.** If the Vision LP Participant does not maintain the minimum required balance of VSN Tokens in their Account at the time a Discount-Eligible trade is initiated, this transaction will still be executed; however, no Vision Fee Benefit will be applied to that transaction.

1.7. If you have an active investment product with us that involves periodically executed trades (Savings Plan) and you have enabled the Vision Fee Benefit, the Vision Fee Benefit will apply starting from the next scheduled execution of trades on your behalf. The exact amount of Vision Fee Benefit will be based on the prevailing rate of the Vision Fee Benefit Eligible Asset which may differ from the estimated discount displayed to you at the time you are presented with an offer for the Discount-Eligible Trade. You are required to maintain your VSN Balance on a monthly basis at the time of the fulfillment of the relevant Savings Plan trades in order to remain eligible for the Vision Fee Benefit.

2. Staking for Bitpanda Spotlight Rewards

2.1. Vision LP Participants who stake Vision on the Bitpanda Platform become eligible for receiving Bitpanda Spotlight loyalty assets ('Bitpanda Spotlight Rewards') at the time of the Bitpanda Spotlight listing event. The calculation for Bitpanda Spotlight Rewards is based on amounts of Vision staked by the Vision LP Participant over a 30-day average. The Vision LP Participant acknowledges that staked Vision cannot be withdrawn in order to be eligible for the Vision Fee Benefit.

2.2. **Calculation of Bitpanda Spotlight Rewards.** The LP Participant's VSN Staking Balance, as calculated according to Sections 2.2 and 2.3 will be divided by the total amount of Vision staked by all eligible Customers, multiplied by the total amount of Bitpanda Spotlight loyalty assets allocated to the VSN stakers and distributed at the time of the Bitpanda Spotlight listing event. Calculation example: if you stake 1,000 VSN out of a total of 10,000 VSN staked, your share of the Bitpanda Spotlight Rewards will be 10% out of all Bitpanda Spotlight loyalty assets allocated to the VSN stakers, calculated as 1,000 divided by 10,000.

2.3. **Staking Balance Snapshot.** At a randomized point in time, Bitpanda will take snapshots of your VSN Staking Balance to determine your eligibility for Bitpanda Spotlight Rewards. These snapshots may take place at any time, without prior notice, to avoid potential misuse or manipulation of the system. Bitpanda may, at its discretion, introduce a cap on the maximum amount of Spotlight Rewards a single eligible Customer can receive. Bitpanda aims to credit your Bitpanda Spotlight Rewards to your Account shortly after the respective listing goes live. While crediting is expected to occur promptly, it may be delayed in the event of unforeseen technical disruptions. In such cases, necessary steps will be taken without undue delay to process the Vision Loyalty Programme Benefits.

3. **Vision Fast Track**

LP Participants maintaining total Vision holdings equivalent to at least VSN 500,000 shall benefit from a 42% reduction in the Active Trading Volume threshold necessary to attain the corresponding Bitpanda Club Tier status pursuant to Section 3 of Annex 2.

Annex 2

Bitpanda Club Loyalty Programme

1. Legacy BEST VIP Level Status Lock

1.1. Non-continuation of the Legacy LP Benefits. As of the Effective Date of these Loyalty Terms, the LP Participant's Legacy BEST VIP Level Status shall be locked and remain unchanged. You will receive an email confirming your locked-in BEST VIP Level for your reference. No subsequent activity or holdings will affect or modify the locked BEST VIP Level; however, it will remain possible for the LP Participants to move between tiers within the Club Tier Structure based on the applicable eligibility criteria. The LP Participant shall continue to benefit from certain monetary benefits associated with the BEST VIP Level - those set out in the Staking Terms and the A-Token Derivative Terms - until 31 December 2025. However, the LP Participant shall no longer receive any LP Benefits formerly linked to the Legacy BEST VIP Level Status under the Loyalty Terms such as Trading Rewards or Instant Trade Bonus.

2. Club Status and Tier Structure

2.1. Bitpanda's Club Loyalty Programme is structured into multiple tiers, referred to as Club Status levels, designed to offer varying Rewards based on a LP Participant's level of engagement. LP Participants are assigned a Club Status according to their trading activity ('Active Trading Volume'), with higher levels unlocking additional incentives.

2.2. **Active Trading Volume.** Active Trading Volume refers to the total value of executed trades on the Bitpanda Platform within a specified period that qualifies for status evaluation under the Bitpanda Club Loyalty Programme. Trades made through Bitpanda Fusion contribute to the Active Trading Volume but count at 15% of their value. The trading volume is calculated on the basis of the equivalent value of E-Token, M-Token, A-Token except Cash Plus at the time of the trade. It includes all completed buy and sell Transactions on the Bitpanda Platform, but may exclude certain types of Transactions as defined by Bitpanda. For the avoidance of doubt, Bitpanda Leverage and Cash Plus are excluded, and their volumes do not count towards Active Trading Volume.

2.3. **Tier Status Reassessment and Adjustments.** Your status will be periodically reassessed and adjusted based on your Active Trading Volume. If an LP Participant no longer qualifies for a particular tier status, they will lose the status and will no longer be eligible for the associated benefits.

2.4. Each tier provides access to exclusive rewards and non-monetary benefits, including enhanced staking rewards, priority customer support, and other incentives. The requirements and benefits associated with each Club Status Level are outlined in this Annex and may be adjusted at Bitpanda's discretion.

2.5. Bitpanda reserves the right to remove, downgrade or upgrade your Bitpanda Club Status Level, place you in a different tier structure, discontinue any existing tier structure, introduce new ones, or modify the benefits granted under any tier.

3. Tier Qualification Requirements

LP Participants can qualify for different Club Status levels based on their Active Trading Volume over a defined period. No other qualifying data will be considered.

3.1. **Club Silver Tier.** LP Participants who have (i) actively traded in the last 6 months, (ii) completed at least 5 trades, (iii) hold a Wallet balance of at least EUR 400 worth of Supported Asset and/or E-Money and (iv) reached an active trading volume of over EUR 50,000 in one of the last 6 months, achieve Bitpanda Club Status Silver.

3.2. **Club Gold Tier.** LP Participants who have (i) actively traded in the last 6 months, (ii) completed at least 5 trades, (iii) hold a Wallet balance of at least EUR 400 worth of Supported Asset and/or E-Money and (iv) reached an active trading volume of over EUR 100,000 in one of the last 6 months, achieve Bitpanda Club Status Gold.

4. Bitpanda Club Loyalty Programme Benefits

Bitpanda offers a range of monetary and non-monetary benefits to LP Participants who qualify for Bitanda Club Status Gold or Silver.

4.1. **Monetary benefits.** LP Participants eligible for Bitpanda Club status will benefit from reduced staking commissions, as outlined in Section 4.2 of the Staking Terms. Please refer to the Staking Terms for further information. Additionally, pursuant to Section 14.1.2 of the A-Token Derivative Terms, LP Participants are eligible for reduced pay-out fees retained by Bitpanda. For further details, please refer to the A-Token Derivative Terms.

4.2. **Non-monetary benefits.** LP Participants eligible for Bitpanda Club status will, for example, receive exclusive support, the chance to access live events (branded under Bitpanda Experience) based on 30-day trading activity, exclusive merchandise, increased limits for deposits and withdrawals, and access to partner services. For further information on the list of benefits, please see here. Bitpanda reserves the right to modify, update, or adjust the scope and list of benefits at any time.

4.3. Bitpanda reserves the right to grant access to certain exclusive rewards and benefits designed for a selected group of LP Participants. These benefits may not be available to all members of a Club tier but are allocated based on objective criteria to ensure fairness and alignment with the goals of the Bitpanda Club Programme.

Annex 3

Tell-a-Friend Reward Programme

1. Introduction

1.1. As part of our Loyalty Programmes, Customers can earn Rewards through the "Tell-a-Friend Reward Programme". If Bitpanda determines that an LP Participant has engaged in fraudulent behavior or attempted to abuse the Reward Programme in a manner not intended by Bitpanda, the company reserves the right to withhold any Rewards (both monetary and non-monetary) and may block or terminate the LP Participant's account.

Fraudulent, abusive, or unethical conduct - including but not limited to the creation of fake accounts - is strictly prohibited and may result in immediate disqualification from the program.

These terms govern participation in the Bitpanda Tell-a-Friend Reward Programme. By participating, both Referrers and Referred Friends agree to abide by these terms.

1.2. **Eligibility**

The Programme is open to existing Customers as Referrers who share their unique referral link with a friend. Referred Friends must be new customers who have not previously registered or used Bitpanda services. The Referrer must have obtained consent from the Referred Friend before sharing their referral link 'Referral Code'.

The Referrer will receive a "Reward" in the form of E-Money credited to their Account for every referred customer. Reward will be credited subject to the following requirements:

1.2.1. **How the Programme works.** The Referred Friend

(i) has successfully created an Account, used their Referral Code and verified its identity according to the User Agreement;
(ii) made a Qualifying Purchase of E-Token or invested in Bitpanda Index meeting a minimum transaction amount, as outlined in the Referral Code; and
(iii) has Cookies enabled.

The Referred Friend must meet all eligibility requirements for the Reward to be issued.

1.2.2. **Qualifying Purchase of E-Token.** For the purposes of Section 1.2.1 (ii), a Qualifying Purchase is only a purchase that triggers trading fees. The applicable fee schedule and further details are available in the Cost Transparency Document Crypto Assets.

1.3. Upon successful completion of the required action pursuant to Section 1.2.1, both the Referrer and the Referred Friend will receive the designated Reward in accordance with the applicable Referral Code. Rewards will be credited to the respective Accounts. Rewards are non-transferable, non-exchangeable, and cannot be redeemed for cash.

1.4. Referrers may only use advertising materials provided by Bitpanda. Alterations to these materials or the use of materials created by the Referrers are strictly forbidden.

1.5. **Prohibited Actions**. Spamming, cold calling or any other intrusive advertising measures are strictly forbidden. Further, it is strictly forbidden to share your Referral Code to a large group of people at once (e.g. via social media posting or messaging services such as Telegram). You may only share your Referral Code with people you are directly engaging with.

1.6. **Acting independently**. The Referrer is acting in their own name and must participate in the Tell-a-Friend Reward Programme on their own behalf and for their own account. Any action taken in the name of or on behalf of Bitpanda is strictly prohibited. This includes, but is not limited to:

(i) send messages claiming to represent Bitpanda.

(ii) post statements on behalf of Bitpanda.

(iii) modify or use Bitpanda's logos, brands, or marketing materials without permission.

(iv) offer unauthorised discounts unless officially announced by Bitpanda.

1.7. **Prohibition of Pay Per Click or Search Engine Marketing.** Any Referrer must refrain from using any Pay Per Click (PPC) or Search Engine Marketing (SEM) methods when participating in the Tell-a-Friend Reward Programme, including but not limited to Google Adwords and Bing Ads. In particular forbidden is:

(i) advertising on behalf of or in the name of Bitpanda.

(ii) paid Advertising leading to Bitpanda or Third-Party Sites – using paid ads to drive traffic directly to the Bitpanda Platform, the Referrer's own website, or any third-party website is not allowed.

(iii) bidding on Bitpanda Brand Terms – Referrers cannot bid on Bitpanda's brand name (including misspellings or typos) in search engine advertising (e.g., Google Ads).

(iv) using Bitpanda Brand Terms in Ad Text or Images – the use of Bitpanda's name or any variations in ad copy, headlines, or visuals is prohibited.

(v) competing against Bitpanda Ads – Referrers must not place ads that directly compete with Bitpanda's official advertisements in search results.

Annex 4

Definitions

Definition	Meaning
Account	means the user account you create by registering on the Bitpanda Platform.
Active Trading Volume	refers to the total value of executed trades on the Bitpanda Platform within a specified period that qualifies for status evaluation under the Bitpanda Club Loyalty Programme.
BEST VIP Level	means the previously assigned level (ranging from 1 to 5) of a Loyalty Programme Participant who holds at least 10 BEST. The level was determined based on the amount of BEST held.
Bitpanda Club Loyalty Programme	refers to a multi-tiered system designed to offer varying Rewards based on the LP Participant's level of engagement, including factors such as trading activity.
Bitpanda Club Status	means the status (Silver or Gold) assigned to LP Participants, depending on their lifetime trading fee and/or their trading volume during the last 6 months at a given time.
Bitpanda GmbH	means Bitpanda GmbH, with its corporate seat in A-1020 Vienna, Stella-Klein-Löw Weg 17, registered with the commercial register of the commercial court Vienna under FN 569240 v.
Bitpanda Platform	means the platform operated by Bitpanda which is offered via online or electronic means, mobile application as well as associated APIs of such platform or application which enable the user to trade or invest in the Supported Assets.
Bitpanda Spotlight Reward	means the allocation of a specific Bitpanda Spotlight loyalty asset, carried out in connection with and at the time of the respective Bitpanda Spotlight listing event, to eligible LP Participants in accordance with the applicable eligibility criteria.
Cash Plus	means an A-Token with those MMFs (money market funds) as underlying for which Bitpanda offers Cash Plus, if the customer has opted-into Cash Plus.
Discount-Eligible Trade	means any transaction that qualifies for the application of the Vision Fee Benefit, including but not limited to buy, sell, swap, limit orders, and trades executed via Savings Plans. These transactions must meet

	the eligibility criteria outlined in these Loyalty Terms, and the applicable trading fee may be partially or fully offset by the Vision Fee Benefit, provided the Vision LP Participant holds a sufficient VSN Balance.
E-Money	is defined in the E-Money Directive (Directive (EU) 2009/110) and nationally implemented with the Austrian E-Money-Act 2010 as electronically stored monetary value representing a claim on Bitpanda as issuer for the purpose of making payment transactions on the Bitpanda Platform.
Legacy BEST VIP Level Status	refers to the LP Participant's BEST VIP Level as determined and frozen as of 16 July 2025. This status is no longer subject to change, and no further activity, accumulation of assets, or adjustments will influence the level. It shall remain fixed through 31 December 2025, solely for the purpose of receiving specified monetary benefits, as set out in the Staking Terms and the A-Token Derivative Terms.
Legacy LP Benefits	refers to any benefits, rewards, or other advantages to which LP Participants were entitled under the previous version of the Loyalty Terms (version 4.0.0), including but not limited to Trading Rewards, Instant Trade Bonus and BEST Weekly Rewards. These benefits were granted prior to the Effective Date of these Loyalty Terms and are no longer available following the discontinuation of the legacy programme.
Loyalty and Rewards Terms	means this document and all Annexes.
LP Benefits	means loyalty benefits that are rewards or fee discounts granted to LP Participants under the rules described in these Terms.
LP Participant	means a customer participating in the Bitpanda Loyalty Programme.
Product Terms	means the entirety of the individual terms and conditions that shall apply for a specific product, which are set out in specific legal documents in our legal repository https://www.bitpanda.com/en/legal.
Promotional Terms	refers to the specific terms, conditions, rules, and eligibility criteria governing time-limited or benefit-based promotional offers made available by Bitpanda.
Reward	refers to any monetary or non-monetary benefit granted to LP Participants under the Loyalty Programmes, including but not limited to digital assets, E-Money, fee discounts, or other loyalty assets. Rewards are provided in connection with the completion of specific trading volumes, user actions, or fulfilment of other eligibility criteria as defined in these Terms.

Referral Code	means the code assigned to a Referrer, for the purposes of earning a designated Rewards, which that person can share with others.
Supported Asset	means the assets that you can trade or invest in on the Bitpanda Platform.
Tell-a-Friend Reward Programme	means Bitpanda's referral programme as set out in Annex 3 of these Loyalty Terms.
Trading Reward	means part of the Legacy BEST Weekly Reward that refers to the previous reward structure under which LP Participants were eligible to receive a percentage of their BEST holdings as a reward, provided they met certain trading volume thresholds. This reward model was tied to the Participant's BEST VIP Level and applied prior to the discontinuation and locking of the BEST VIP Level on 16 July 2025. The Legacy BEST Weekly Reward is no longer in effect.
Transaction	means a contractual relationship that is the result of any Bitpanda Company accepting an Offer from you in accordance with any applicable Product Terms. The exact scope of a Transaction depends on what your respective Offer encompasses, which is detailed for each type of Offer in the User Agreement or applicable Product Terms.
User Agreement	means the document User Agreement and all Annexes and documents referred therein.
Vision or $VSN	means the Web3 utility Bitpanda Ecosystem Token.
Vision Fee Benefit	means a 20% discount applied to the trading fees of Discount-Eligible Trades granted to Vision Loyalty Programme Participants who (i) have affirmatively opted into the Vision Loyalty Programme, and (ii) maintain a sufficient Vision Balance in their wallet.
Vision Fast Track	means an accelerated pathway for qualifying for a tier status within the Bitpanda Club Loyalty Programme. Eligible Participants may reach a Club tier more quickly by meeting specific criteria under the Vision Loyalty Programme, as defined by Bitpanda.
Vision Loyalty Programme	means a programme rewarding the loyalty of Bitpanda's customers which is available to customers without any extra charge by accepting the Loyalty Terms. LP Participants are granted the rewards set out in this document.
Vision LP Participant	refers to any Customer who has actively opted into the Vision Loyalty Programme and satisfies the applicable eligibility criteria.

VSN Balance	means the amount of Vision available in the Customer's Vision wallet at any given time, excluding any Vision that is staked or otherwise locked.