

PRODUCT TERMS

FOR THE PROVISION OF BITPANDA SAVINGS PLAN

VERSION 1.0.0, DATED 3 FEBRUARY 2025

1. Introduction to these Product Terms

- 1.1. **Scope.** The following "Savings Plan Terms" set out the additional terms and conditions applicable when you decide to set up a "Savings Plan" for a "Supported Asset" on the "Bitpanda Platform".
- 1.2. In addition to the provisions set out in this document, the general provisions of the "User Agreement" apply to your use of the Bitpanda Platform and any "Transaction" conducted on the Bitpanda Platform.
- 1.3. **Contracting Party.** The Bitpanda Savings Plan is offered by Bitpanda GmbH for E-Token, in cooperation with Bitpanda Financial Services GmbH for A-Token and by Bitpanda Metals GmbH for M-Token.
- 1.4. **Conflict of terms.** In case of a conflict between the User Agreement, other Product Terms, and these Savings Plan Terms, these Savings Plan Terms shall prevail with regard to Savings Plan.
- 1.5. **Definitions.** The Definitions shall have the meanings ascribed to them in the Annex to these Savings Plan Terms (*Definitions*).

2. Setting up a Savings Plan

- 2.1. **General.** You can choose to set up a Savings Plan for certain Supported Assets on the Bitpanda Platform.
- 2.2. **Savings Offer.** You can initiate a Savings Plan for a Supported Asset by making an "Offer" on the Bitpanda Platform to purchase a certain amount of a Supported Asset on a regular and recurring basis.

When you submit an Offer to enter into a Savings Plan, such Offer is interpreted as a request to enter into multiple (similar) Transactions for the purchase of a specified Supported Asset on a recurring basis at the price as published at the time of each respective Offer on the Bitpanda Platform in exchange for the making of recurring fixed payments, in an amount determined by you, against E-Money via the Bitpanda Platform.

When submitting the Offer to initiate a Savings Plan you will select the date and time when the first Transaction under the Savings Plan shall

be executed, as well as the frequency at which the subsequent Transactions shall take place (daily, weekly, biweekly, or monthly).

- 2.3. **Transaction.** Each time Bitpanda accepts your Offer to purchase a Supported Asset in accordance with the offer process outlined in the User Agreement and the Product Terms, a Transaction is concluded.
- 2.4. **Multiple Savings Plans.** You may open and maintain multiple active Savings Plans, which are independent of each other. Each Savings Plan may only comprise a given type of Supported Asset.
- 2.5. **Rejection of an Offer of your Savings Plan.** Each Offer under a Savings Plan may be accepted or rejected on a separate basis. This rejection of one such Offer shall not affect the Supported Asset received by you on the basis of previous Offers. These purchases remain valid.
- 2.6. **Cancellation.** You can cancel your Savings Plan by following the steps displayed on the Bitpanda Platform in your Account. Please see more details on the cancellation in Clause 3.10 below.
- 2.7. **No price stability.** The prices displayed to you when making an Offer to initiate a Savings Plan may be subject to significant market fluctuations. The price, at the time of making an offer to initiate a Savings Plan, is not indicative of future prices. While the amount you spend remains consistent, the quantity of Supported Assets you receive on a recurring basis may vary significantly.

3. Payment for Savings Plans

- 3.1. **Payment methods.** You can choose between (i) a SEPA direct debit mandate or (ii) recurring credit or debit card debiting as your method of payment.
- 3.2. **SEPA direct debit mandate.** If you choose SEPA direct debit mandate, you will revocably grant "Bitpanda Payments GmbH" a SEPA direct debit mandate for the collection of payments payable by you, when due, from the payment service provider account associated with your Account. The mandate will be granted when confirming an Offer for a Savings Plan.
- 3.3. **Recurring card payments.** If you choose recurring credit or debit card payments, you will revocably authorise Bitpanda Payments GmbH to charge your credit or debit card accordingly with the amount due, in accordance with the general terms and conditions of your credit or debit card. The authorisation will be granted when confirming an Offer for a Savings Plan.

- 3.4. **Change of payment methods.** Bitpanda may from time to time change, amend, suspend or disallow the payment methods accepted in respect of Savings Plans for objectively justified reasons, if these changes are communicated to you in advance.
- 3.5. **Payee.** The payee for both payment methods is Bitpanda Payments GmbH. The collected amounts will be used to purchase E-Money from Bitpanda Payments GmbH. Bitpanda Payments GmbH will transfer the E-Money to the respective contracting entity within the Bitpanda group at the recurring Offer time chosen by the customer.
- 3.6. **Setup period.** The initial setup for each payment method may take up to ten calendar days after you submit your necessary data on the Bitpanda Platform. The same lead time applies in the event that you alter the value of your recurring fixed payment, in respect of one of your Savings Plans.
- 3.7. **Data disclosure.** You must disclose all required data for the payment processes. If you do not comply with the data disclosure requirements, the respective payment cannot be matched with your Account and this will necessitate a manual tracking process on the part of Bitpanda and you will bear the costs of such manual tracking process if you are at fault and to the extent that such compensation fees are necessary to cover adequate costs to administer such deficiency.
- 3.8. **Collection of payments and notification.** The time of collection of your payment from your chosen payment method in respect of each of your Savings Plans is triggered up to ten days prior to the respective recurring Transaction under your respective Savings Plan. You will be notified of the payment amount and the debit dates by email after each payment has successfully been completed.
- 3.9. **Execution Failure.** If the execution of any Transaction under your Savings Plan is not possible, for whatever reason, no Supported Asset will be credited to your Wallet. In such a case, you will be notified by email of the failure to execute the Transaction.
- 3.10. **Costs of failed payment.** If the collection of the payment is not possible (for example, your bank refuses or rejects the SEPA direct debit mandate) or a chargeback occurs and if you are at fault for such delay or failure, you will bear any resulting costs to the extent that such costs are necessary to cover adequate costs to administer such deficiency.
- Additionally, you authorize the re-execution of the payment on a later date.
- 3.11. **Cancellation.** You may cancel or pause any SEPA direct debit mandate or authorisation for a recurring credit payment at any time via the

Bitpanda Platform. A revocation shall take effect no later than two "Business Days" after your cancellation was communicated. Please note that a Savings Plan will continue to run after cancellation or pause, where your cancellation or pause falls between the time of collection from your payment service provider account and the next recurring Transaction under that Savings Plan.

4. Fees

- 4.1. You incur Trading Fees in connection with each recurring Transaction when building your Savings Plan, as specified in the respective [Cost Transparency Document](#) as available in the Legal repository. No additional fees apply. The Trading Fee is percentage-based and varies depending on the day of fulfilment.

Annex
Definitions

Definition	Meaning
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 569240v.
Bitpanda Financial Services GmbH	means Bitpanda Financial Services GmbH, with its registered office in A-1020 Vienna, Stella-Klein-Löw Weg 17, registered with the commercial register of the commercial court Vienna under FN 551181k.
Bitpanda Metals GmbH	means the Bitpanda Metals 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 511923d.
Bitpanda Payments GmbH	means Bitpanda Payments 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 501412 x.
Bitpanda Plattform	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 Payments GmbH	means Bitpanda Payments GmbH, with its corporate seat in A-1020 Vienna, Stella-Klein-Löw Weg 17.
Business Day	means all days of the year except statutory holidays in Austria, Saturdays, Sundays and the 24 December and 31 December.
Offer	means your binding offer to Bitpanda to trade Supported Assets. Any Offer must be issued and confirmed in accordance with the Offer process set out in the User Agreement or applicable Product Terms.
Savings Plan Terms	means this document.
Savings Plan	means a series of similar Transactions, where each involves accepting the receipt of a specified Token on a recurring basis at the prevailing market rates, in exchange for a fixed recurring payment determined by you in a currency that is legal tender.

Supported Asset	means the assets that you can trade or invest in on the Bitpanda Platform.
Transaction	means a contractual relationship that is the result of any Bitpanda Company accepting an Offer from you in accordance with the acceptance procedures set out in the User Agreement and the Product Terms.
User Agreement	means the document User Agreement and all Annexes and documents referred therein.