

PRODUCT TERMS

FOR THE PROVISION OF BITPANDA SAVINGS PLAN

VERSION 2.0.0, DATED 14TH JANUARY 2026

Translation Disclaimer

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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 (i) Bitpanda GmbH for E-Token by (ii) Bitpanda Metals GmbH for M-Token and by (iii) Bitpanda Financial Services GmbH for Stocks, ETF and ETC if you hold a Bitpanda Securities Account with Bitpanda Financial Services GmbH and by (iv) Bitpanda Financial Services GmbH (Berlin Branch) for Stocks, ETF and ETC if you hold a Bitpanda Securities Account with Bitpanda Financial Services GmbH (Berlin Branch).

Important Note: The present Savings Plan Terms are not applicable to customers of Bitpanda Asset Management GmbH for services referred to under point (i) and point (ii) of this Clause 1.1. as these Saving Plans are subject to the Product Terms for the Provision of Bitpanda Savings Plan of Bitpanda Asset Management GmbH.
- 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 (except a Savings Plan for Stocks, ETF and ETC)

- 2.1. **General.** You can choose to set up a Savings Plan for certain Supported Assets on the Bitpanda Platform, other than Stocks, ETFs and ETCs for which Section 3 applies.

- 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. Setting up a Savings Plan for Stocks, ETF and ETC

- 3.1. **General.** You can choose to set up a Savings Plan for Stocks, ETFs and ETCs that qualify as Supported Assets on the Bitpanda Platform (each a "Stock/ETF/ETC Savings Plan"). The Financial Services Terms and the Execution Policy (See Part C for the Execution of orders in Stocks/ETFs/ETCs) apply in addition to this Section 3.

- 3.2. **Savings Plan.** You can initiate a Stock/ETF/ETC Savings Plan for a specific Stock, ETF or ETC on the Bitpanda Platform and use a specified recurring amount of E-Money to acquire Stock(s), ETF or ETC on a regular and recurring basis.

By entering into a Stock/ETF/ETC Savings Plan, you instruct, depending on where you hold your Bitpanda Securities Account, the following:

(i) if you hold your Bitpanda Securities Account with Bitpanda Financial Services GmbH, you instruct Bitpanda Financial Services GmbH to place and execute recurring buy orders for the selected Stock, ETF or ETC for the fixed amount determined by you in exchange for E-Money.

(ii) if you hold your Bitpanda Securities Account with Bitpanda Financial Services GmbH (Berlin Branch), you instruct Bitpanda Financial Services GmbH (Berlin Branch) to receive and transmit your recurring buy orders for the selected Stock, ETF or ETC for the fixed amount determined by you in exchange for E-Money to Bitpanda Financial Services GmbH to execute those orders.

When submitting your instruction for a Savings Plan for Stocks/ETF/ETC, you will select (i) the date and time when the first order under the Stock/ETF/ETC Savings Plan shall be executed and (ii) the frequency at which subsequent orders shall take place (daily, weekly, bi-weekly or monthly). All orders under a Saving Plan for Stocks, ETF or ETC are executed as an Automated RFQ Order. An Automated RFQ Order is a standing instruction that Bitpanda Financial Services GmbH may, at the relevant execution times determined by you, submit an RFQ and accept the resulting RFQ Quote on your behalf without separate confirmation at the time of execution as outlined in the Bitpanda Financial Services Terms.

"RFQ" means a request for quotation to obtain executable pricing for a specified Stocks/ETF/ETC for a specified size and side (thus, buy or sell side), from the Trading Venue.

"RFQ Quote" means a price received in response to an RFQ as obtained from the Trading Venue, which is executable for the stated size and side during a validity window.

You can set-up savings plans outside of market hours.

- 3.3 **Principles of order execution for Stock/ETF/ETC Savings Plans.** For Stock/ETF/ETC Savings Plans, Bitpanda Financial Services GmbH executes the resulting purchase orders as commission agent (*Kommissionär*) in accordance with the Execution Policy as Automated RFQ Orders. Automated RFQ Orders are generally executed on a Trading Venue. Further details on the execution venue, the request-for-quote mechanism and applicable execution factors are set out in the Execution Policy and the Financial Services Terms.

The execution price for each Automated RFQ Order under your Stock/ETF/ETC Savings Plan is the price stated in the Quote accepted by Bitpanda Financial Services GmbH on your account.

- 3.4 **Financial Services Terms.** The Bitpanda Financial Services Terms apply to the execution, settlement and custody of all orders forming part of a Stock/ETF/ETC Savings Plan.

- 3.5 **Fractional orders and fractional units for Savings Plans:** Orders generated under your Stock/ETF/ETC Savings Plan may relate to whole units of Stocks/ETFs/ETCs; and/or fractions of Stocks/ETFs/ETCs ("fractional orders") as described in the [Financial Services Terms](#).

3.6 **Execution date, postponement and skipped execution.** You select the regular execution time for your Stock/ETF/ETC Savings Plan when you set it up. Subject to the rules below, Bitpanda Financial Services GmbH will seek to execute the Savings Plan according to the scheduled execution date provided by you.

Market closed (non-trading day). If, on a scheduled execution date, the trading venue selected for execution of the Stock/ETF/ETC Savings Plan is closed or does not accept trading in the relevant Supported Asset at the selected time (for example, due to a public holiday), the order will not be executed on that day. Instead, Bitpanda Financial Services GmbH will attempt to execute the order on the next market open day for that instrument, at the same time you selected when creating the Stock/ETF/ETC Savings Plan.

Trading halt or exchange disruption. If trading in the relevant Stock/ETF/ETC is halted on the selected trading venue, or if other technical or market disruptions at that venue prevent execution, Bitpanda Financial Services GmbH will attempt to execute the order on the next market open day for that instrument at the time you selected. If execution again fails on that next attempt due to such technical or market disruptions, the execution for that individual order will be skipped and you will be informed via the Bitpanda Platform.

Daily Stock/ETF/ETC Savings Plans and weekends. For daily Stock/ETF/ETC Savings Plans, no orders are generated for Saturdays or Sundays.

Payments subject to manual approval. If the payment intended to fund a Savings Plan order is subject to a manual review or approval process (for example, pursuant to legal or regulatory requirements) and is therefore not available at the scheduled execution time, Bitpanda Financial Services GmbH will execute the order, once the payment has been approved and credited, on the next market open day for the relevant Supported Asset at the time you selected when creating the Stock/ETF/ETC Savings Plan.

3.7 **Multiple Savings Plans.** You may open and maintain multiple active Stock/ETF/ETC Savings Plans, which are independent of each other. Each Stock/ETF/ETC Savings Plan may only comprise a given type of Supported Asset.

3.8 **Cancellation.** You can cancel a Stock/ETF/ETC Savings Plan at any time by following the steps displayed on the Bitpanda Platform in your Account. Clause 4.11 below also applies to the cancellation of upcoming orders under a Savings Plan.

4. Payment for Savings Plans

4.1 **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.

4.2 **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.

- 4.3. **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 according to Clause 2.2. or, in the case of a Savings Plans for Stocks, ETC and ETF upon instructing such a Savings Plan according to Clause 3.
- 4.4. **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.
- 4.5. **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. For savings plans for Stocks ETF and ETC Bitpanda Payments GmbH will transfer the E-Money to Bitpanda Financial Services GmbH.
- 4.6. **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.
- 4.7. **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.
- 4.8. **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.
- 4.9. **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.
- 4.10. **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.

4.11. **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.

5. Fees

5.1. 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.

5.2. Clause 5.1. does not apply to Savings Plans for Stocks, ETF and ETC, instead you incur fees in connection with each recurring order within a Savings Plan, as specified in [Financial Services Cost Transparency Document](#). By setting up a Savings Plan for stocks, ETFs, or ETCs, you agree that Bitpanda can keep payments from third parties. These payments are used to cover your transaction costs, which is why you aren't charged a fee directly.

Annex
Definitions

Definition	Meaning
Automated RFQ Order	means an Order as described in Clause 7.5. of the Financial Services Terms.
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 Financial Services GmbH (Berlin Branch)	<p>means Bitpanda Financial Services GmbH (Berlin Branch), a German branch of Bitpanda Financial Services GmbH registered with the commercial register of the local court (Amtgericht) Charlottenburg under the number HRB 271190B having its seat and its registered address at Dircksenstrasse 4, 10179 Berlin.</p> <p>For the investment services provided through Bitpanda Financial Services GmbH (Berlin Branch), the firm is additionally subject to certain provisions of the German Securities Institutions Act (WpIG) and, in this respect, to the supervision of the German Federal Financial Supervisory Authority (BaFin), Graurheindorfer Straße 108, 53117 Bonn, Germany.</p>
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 Terms	means Bitpanda Payments Terms (Framework Agreement) governing the provision of payment services by Bitpanda Payments GmbH, available under the following link: https://cdn.bitpanda.com/terms-and-conditions/payments-bitpanda-en-latest.pdf

Bitpanda Securities Account	means the securities custody account (Depotkonto) in the name of the customer as described in Clause 9.1. of the Financial Services Terms.
Business Day	means all days of the year except statutory holidays in Austria, Saturdays, Sundays and the 24 December and 31 December.
E-Money	has the same meaning given to this term in the Bitpanda Payments Terms.
Execution Policy	means the execution policy (Ausführungsgrundsätze oder Ausführungspolitik) that describes the principles of executing orders for financial instruments, available under https://cdn.bitpanda.com/terms-and-conditions/execution-policy-bitpanda-en-latest.pdf as amended from time to time.
Financial Services Cost Transparency Document	means the cost information document for Stocks/ETF/ETC available under the following link: LINK .
Financial Services Terms	means Financial Services Terms governing the provision of financial services by Bitpanda Financial Services GmbH and Bitpanda Financial Services GmbH (Berlin Branch), available under the following https://cdn.bitpanda.com/terms-and-conditions/cost-transparency-equity-bitpanda-en-latest.pdf .
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.
Trading Venue	means "Quotrix", the electronic trading system operated by the stock exchange (Börse) Düsseldorf or any other trading venue within the meaning of § 1 no 26 WAG 2018 as notified by Bitpanda Financial Services to the FS Customer from time to time. Quotrix is a quote-driven trading venue within the meaning of § 1 no 26 WAG 2018 where market makers provide executable prices.

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.