

PRODUCT TERMS

FOR THE PROVISION OF BITPANDA SAVINGS PLAN

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 Digital Asset on the Bitpanda Platform defined in section 1.2 of the Bitpanda TC.
- 1.2.** In addition to the provisions set out in this document, the general provisions of the Bitpanda TC apply to your use of the Bitpanda System and any transaction conducted over the Bitpanda Platform via the Technology Partner's App.
- 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, Bitpanda Metals GmbH for M-Token.
- 1.4. Conflict of terms.** In case of a conflict between the Bitpanda TC, other Product Terms, and these Savings Plan Terms, these Savings Plan Terms shall prevail with regard to Savings Plan.
- 1.5. Definitions.** The Definitions used in these Savings Plan Terms shall have the meanings ascribed to them in the Bitpanda TC or, if specifically defined therein, 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 Digital Assets on the Bitpanda Platform.
- 2.2. Savings Offer.** You can initiate a Savings Plan for a Supported Digital Asset by making a Final Client Offer on the Bitpanda Platform to purchase a variable amount of a Supported Digital Asset on a regular and recurring basis for a fixed amount of fiat.

When you submit a Final Client Offer to enter into a Savings Plan, it is considered a request to enter into recurring transactions for the purchase of a specified Supported Digital Asset at the price as published at the time of execution of each Final Client Offer on the Bitpanda Platform, funded through fixed recurring payments in fiat currency, as determined by you and settled via your Technology Partner Account. In exchange for the making of recurring fixed payments, in an amount determined by you, against fiat settled via the Technology Partner Account.

When submitting a Final Client Offer to initiate a Savings Plan, you will specify the date and time for the execution of the first transaction, as well as the frequency, limited to the available intervals. Each transaction, occurring in the frequency selected by you when initiating the Savings Plan, is considered a separate Final Client Offer for the purchase of the selected Supported Digital Asset at the price as published at the time of execution of each (recurring) Final Client Offer.

- 2.3. Transaction.** Each time Bitpanda accepts your Final Client Offer to purchase a Supported Digital Asset in accordance with the offer process outlined in the Bitpanda TC, a Transaction is concluded.
- 2.4. Multiple Savings Plans.** You may create and maintain multiple active Savings Plans, which are independent of each other. Each Savings Plan may only comprise a given type of Supported Digital Asset.
- 2.5. Rejection of a Final Client Offer of your Savings Plan.** Each Final Client Offer submitted under a Savings Plan is evaluated independently and may be rejected on an individual basis. The rejection of a specific Final Client Offer will not impact the Supported Digital Assets acquired through previous Final Client Offers, and such prior purchases will remain valid and unaffected. If the required funds are not received via the recurring payment in time, the Savings Plan execution for that month will be skipped, and your Final Client Offer will be rejected. The respective amount of Fiat-Money will then be credited back to your Technology Partner Account.

2.6. Cancellation. You must cancel your Savings Plan by following the instructions provided on the Bitpanda Platform.

2.7. No price stability. The prices displayed to you when making a Final Client Offer to initiate a Savings Plan may be subject to significant market fluctuations. The price, at the time of making a Final Client Offer to initiate a Savings Plan, is not indicative of future prices. While the amount you spend remains consistent, the quantity of Supported Digital Assets you receive on a recurring basis may vary significantly.

3. Payment for Savings Plans

3.1. Payment method. You are required to instruct the Technology Partner to make regular, fixed-amount payments from your Technology Partner Account to Bitpanda GmbH, as the payee, at predetermined intervals ("**Periodic Payment**"). Additionally, you will revocably grant Bitpanda GmbH a mandate to collect payments due from the Technology Partner on your behalf.

3.2. Collection of payments and notification. The time of collection of your payment from your Technology Partner Account in respect of each of your Savings Plans is triggered up to ten days prior to the respective recurring Transaction under your selected Savings Plan. You will be notified of the payment amount and the debit dates by email after each payment has successfully been completed.

3.3. Execution Failure. If the execution of any Transaction under your Savings Plan is not possible, for whatever reason, no Supported Digital Asset will be credited to your wallet associated with your Client Account. This applies, if sufficient funds are not available in your Technology Partner Account at the time of a scheduled payment, and the Technology Partner reserves the right to reject the payment transaction accordingly.

3.4. Cancellation. You may cancel your Periodic Payment mandate via the Technology Partner's App and in accordance with the rules and procedures set by the Technology Partner. Please note that, unless you cancel a Savings Plan in accordance with section 2.6, your Savings Plan will continue to operate after a cancellation or pause via the Technology Partner's App.

4. Fees

4.1. You incur trading fees in connection with each recurring Transaction when building your Savings Plan. No additional fees apply. The trading fee is percentage-based and varies depending on the day of fulfilment.

Annex
Definitions

Definition	Meaning
Business Day	means all days of the year except statutory holidays in Austria, Saturdays, Sundays and the 24 December and 31 December.
Bitpanda TC	means the general terms and conditions governing the business relationship between Bitpanda and its Clients, applicable to the provision of Bitpanda Services made available through the Technology Partner under the specified agreement.
Periodic Payment	means the payment method enabling customers to automate regular, fixed-amount payments from their Technology Partner Account to a designated recipient's account at predefined intervals.
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 in a currency that is legal tender.
Supported Digital Asset	means the assets that you can trade or invest in on the Bitpanda Platform via the Technology Partner's App as defined in Section 1.2 of the Bitpanda TC.