

Terms and Conditions for the Money Market Funds Promotion

Holvi Payment Services Oy - Zweigniederlassung Deutschland
Published: 01. October, 2025
Version 1.0

1. Purpose

These Terms and Conditions govern the Money Market Funds Promotion (hereafter “MMF Promotion” or “Promotion”) offered by Holvi Payment Services Oy - Zweigniederlassung Deutschland (“Holvi”).

The Promotion is intended to provide new customers with an exclusive introductory benefit in connection with the Money Market Funds Service (“MMF Service”), which Holvi provides in its capacity as a tied agent of the German-authorized investment firm lemon.markets brokerage GmbH (“lemon.markets”).

The Promotion shall be read in conjunction with, and is subject to, the Terms and Conditions on the Use of the Money Market Funds Offering¹, as made available on the Holvi Website.

2. Scope

- 2.1. The Promotion will be made available to new customers who register with Holvi and subscribe to the MMF Service during the Promotion Term.
- 2.2. The Promotion consists of the following conditions:
 - 2.2.1. Customers receive a promotional interest rate of four percent (4%) per annum (the “Promotional Rate”) on the balance held in their Investment Account.
 - 2.2.2. The Promotional Rate shall apply for a fixed period of four (4) months commencing on the date of the initial deposit into the Investment Account by the Customer (the “Promotional Period”).

¹ <https://support.holvi.com/hc/en-gb/articles/24462915720338-T-Cs-Money-Market-Funds>

- 2.2.3. The Promotional Rate shall be applied only to the portion of the daily balance in the Investment Account that does not exceed EUR 100,000.00 (the “Investment Cap”). Any portion of the daily balance exceeding the Investment Cap shall accrue interest at the standard prevailing interest rate.
- 2.2.4. The additional return resulting from the Promotional Rate will be calculated on the basis of the daily balance in the Investment Account, subject always to the Investment Cap, and credited as a one-time reimbursement to the Customer’s Payment Account following the expiry of the Promotional Period.
- 2.2.5. Upon expiry of the Promotional Period, the interest rate applicable to the Investment Account shall automatically revert to the standard prevailing interest rate as determined by Holvi, which is variable and subject to change.
- 2.2.6. This Promotion is time-limited and may be terminated earlier by Holvi, subject to its sole discretion.

3. Eligibility

To be eligible to participate in the Promotion, you must be a new Holvi Customer who registers a business account with Holvi during the Promotion Term and, within the same period, activates the MMF Service. Participation is limited to businesses established as a limited liability company (Gesellschaft mit beschränkter Haftung, GmbH) or as an entrepreneurial company with limited liability (Unternehmergesellschaft (haftungsbeschränkt), UG).

4. Term

The Promotion starts on 01. October 2025 and ends on 31. March 2026 (“Promotion Term”).

5. Liability

- 5.1. To the fullest extent permitted by applicable law, Holvi shall not be liable for any direct or indirect loss, damage, cost, or expense incurred by a Customer in connection with participation in the Promotion, including but not limited to losses arising from (i) changes in the standard interest rate of

the MMF, (ii) fluctuations in market conditions, (iii) early termination of the Promotion in accordance with these Terms and Conditions, or (iv) any technical, operational, or administrative errors beyond Holvi's reasonable control.

- 5.2. Holvi guarantees only the Promotional Rate as expressly set out in these Terms and Conditions and for the limited duration specified herein. Holvi assumes no responsibility for the performance of the MMF beyond the Promotional Rate and makes no representation or warranty as to the future performance of the MMF or any underlying assets.
- 5.3. For the avoidance of doubt, Holvi provides access to the MMF in its capacity as a tied agent of lemon.markets brokerage GmbH. Holvi shall not be liable for any acts or omissions of lemon.markets brokerage GmbH in connection with the provision of the MMF.
- 5.4. Nothing in these Terms and Conditions shall exclude or limit Holvi's liability where such exclusion or limitation is prohibited by applicable law, including but not limited to liability for wilful misconduct, gross negligence, or personal injury.

6. Privacy

Holvi collects, processes, transfers and stores personal data included in the Customer Data for the purpose of providing this MMF Promotion in accordance with the Privacy Notice² available on the Holvi Website.

7. Governing law and venue

- 7.1. These Terms and Conditions are governed by the laws of Germany (excluding its choice of law provisions).
- 7.2. Any dispute arising out of these Terms and Conditions shall be finally resolved in the District Court of Berlin.

² <https://support.holvi.com/hc/en-gb/articles/202260402-Privacy-Notice>