

# UnitPlus

## General Terms and Conditions of Use ("GTC")

As of: 01.11.2025



UnitPlus InnolInvest GmbH  
Rosenthaler Straße 40/41  
10178 Berlin  
[www.unitplus.eu](http://www.unitplus.eu)

# General Terms of Use („T&C“)

UnitPlus InnolInvest GmbH, with its registered office at Rosenthaler Straße 40/41, 10178 Berlin, registered in the Commercial Register of the Berlin (Charlottenburg) District Court under HRB 225472 B, e-mail: [contact@unitplus.eu](mailto:contact@unitplus.eu) (hereinafter referred to as "**UnitPlus**", "**us**" or "**we**") operates an online platform (hereinafter: "Platform") via a mobile application (hereinafter: the "**UnitPlus App**"), through which investors (hereinafter: "**Users**" or "**Investors**") can buy and sell ETF shares (Exchange-Traded Funds) with the involvement of our partners, Unicredit NV/SA Germany Branch, a regulated CRR credit institution based in Brussels under the supervision of the National Bank of Belgium (hereinafter: "**Unicredit**" or "**Bank Partner**") as well as Finax, o.c.p., a.s. (Zweigniederlassung, Friedrich-Ebert-Anlage 56, 60325 Frankfurt am Main, Registered with the Local Court of Frankfurt am Main under the Number HRB 136593, is a branch of Finax, o.c.p., a.s. Bajkalská 19B, 821 01 Bratislava, Slovakia, Company ID: 51 306 727, registered by: Municipal Court in Bratislava III, Section: Sa, file no.: 6713/B) (further referred to as "**Finax**"; Unicredit and Finax together referred to as "**Bank Partners**"). In addition, we operate a website at [www.unitplus.eu](http://www.unitplus.eu) where information about UnitPlus, our Bank Partners and the respective services is available (hereinafter: "**Website**").

The bank partners acts as the investor's financial portfolio manager by purchasing ETF shares for the investor and enabling them to be held in a customer custody account managed by the bank partners. The investor can thus make one-time purchases or recurring purchases (savings plan) via Unicredit. In addition, a debit card ("**UnitPlus card**") is issued to users by Unicredit. The balance of the UnitPlus card is derived from the investor's available ETF portfolio. When the UnitPlus card is used, e.g., in retail trade (hereinafter: "**purchase of goods**"), the bank partners sells the acquired ETF shares in principle for the equivalent value of the purchase of goods made.

## Notice:

The acquisition of ETF shares is associated with considerable risks and can lead to the complete loss of the capital invested (total loss). Returns generated in the past are not a reliable indicator of future performance.

Investors should read the product [risk information](#) provided by our banking partners before purchasing ETFs in the App. UnitPlus does not provide investment advice or financial portfolio management, i.e. UnitPlus does not make investment recommendations, nor does UnitPlus check whether the purchase of ETF shares is individually suitable for the investor. Finax carries out a suitability check. UnitPlus acts as an outsourcing company for the bank partners.

## **Right of Withdrawal for Consumers**

If the user is a consumer within the meaning of § 13 of the German Civil Code (BGB), the following right of withdrawal applies to the registration in the UnitPlus App.

### **1. Withdrawal Policy**

#### **Right of Withdrawal:**

You have the right to withdraw from this contract within fourteen days without giving any reason.

The withdrawal period is fourteen days from the day of the conclusion of the contract.

To exercise your right of withdrawal, you must inform us (UnitPlus InnolInvest GmbH, Rosenthaler Straße 40/41, 10178 Berlin, Email: [contact@unitplus.eu](mailto:contact@unitplus.eu)) of your decision to withdraw from this contract by means of a clear statement (e.g., an email). You may use the attached sample withdrawal form, but it is not mandatory.

To meet the withdrawal deadline, it is sufficient for you to send your communication concerning your exercise of the right of withdrawal before the withdrawal period has expired.

#### **Consequences of Withdrawal:**

If you withdraw from this contract, we shall reimburse to you all payments received from you, including the costs of delivery (with the exception of the supplementary costs resulting from your choice of a type of delivery other than the least expensive type of standard delivery offered by us), without undue delay and in any event not later than fourteen days from the day on which we are informed about your decision to withdraw from this contract. We will carry out such reimbursement using the same means of payment as you used for the initial transaction unless you have expressly agreed otherwise; in any event, you will not incur any fees as a result of such reimbursement.

If you requested to begin the performance of services during the withdrawal period, you shall pay us an amount which is in proportion to what has been provided until you have communicated us your withdrawal from this contract, in comparison with the full coverage of the contract.

If you withdraw from a contract for the provision of digital content not supplied on a tangible medium, you shall not be required to provide any compensation.

### **2. Information on the Expiration of the Right of Withdrawal**

The right of withdrawal expires upon the provision of free-of-charge services if we have fully performed the service. The right of withdrawal also expires when providing digital content not stored on a tangible medium free of charge if we have commenced the performance of the contract.

### 3. Sample Withdrawal Form

To exercise the right of withdrawal, the user may use the following sample withdrawal form, but it is not mandatory:

(If you wish to withdraw from the contract, please fill out this form and send it to us via email at [contact@unitplus.eu](mailto:contact@unitplus.eu))

\*\*\*

To:

UnitPlus InnolInvest GmbH  
Rosenthaler Straße 40/41  
10178 Berlin  
E-Mail: [contact@unitplus.eu](mailto:contact@unitplus.eu)

I/We () hereby give notice that I/We () withdraw from my/our () contract for the purchase of the following goods () / the provision of the following service ()

Ordered on () / received on ():

Name of consumer(s):

Address of consumer(s):

Signature of consumer(s) (only if this form is notified on paper):

Date:

\_\_\_\_\_

(\*) Delete as appropriate

### 1. Subject of the terms of use

- 1.1 These terms and conditions govern the contractual basis for the use of our platform and the UnitPlus app between UnitPlus and the user. Each user should therefore read

the T&Cs carefully and completely. If a user does not agree to these T&Cs, he/she cannot use the platform and the UnitPlus app. Any conflicting general terms and conditions of the users are excluded, even if we do not expressly object to them again.

- 1.2 The use of our bank partners services are subject to the bank partners separate contractual terms and conditions, which are provided to each investor upon registration on the platform. The Bank Partners contractual terms and conditions apply exclusively to the Bank Partners services; UnitPlus is not responsible for the Bank Partners services.

## **2. Use of the platform / the UnitPlus app**

- 2.1 The User can make use of the services offered by our bank partners via our platform or the UnitPlus app. This means that the User can conclude a contract with the Bank Partners via the UnitPlus app on the basis of the Bank Partners contractual terms and conditions for the opening and management of a customer securities account for the custody of ETF shares and a financial portfolio management contract for the acquisition or sale of ETF shares. In addition, the user receives a debit card connected with the investment account from Unicredit, which the user can use for payments and cash withdrawals in accordance with the bank partners terms and conditions.
- 2.2 UnitPlus enables the conclusion of a contract between the Investor and the Bank Partners via the Platform or the UnitPlus App. In addition, the Investor can instruct Finax via the Platform or the UnitPlus App to buy or sell ETF shares (once or repeatedly) as part of financial portfolio management.
- 2.3 Insofar as UnitPlus offers links to or includes third-party websites with third-party content on the platform, this third-party content was checked at the time of the initial linking to determine whether it would trigger civil or criminal liability. It cannot be ruled out that the content is subsequently changed by the respective providers. UnitPlus does not constantly check the content of linked websites for changes that could give rise to a new responsibility. Users of the platform are recommended to inform themselves on the forwarded/linked pages about the applicable terms and conditions as well as the privacy policy and privacy notices of the respective providers.

## **3. Registration and opening of an account**

- 3.1 In order to use our platform or the UnitPlus App in accordance with these Terms and Conditions and access the services provided by our banking partners, users must register and create an account with UnitPlus. This can be done on the platform or within the UnitPlus App. Users should follow the instructions in the registration process on the platform or in the UnitPlus App and provide the necessary personal

information (e.g., first and last name, address). Additionally, to access the services of our banking partners, users must undergo an identification process as specified in Section 4.

3.2 For the UnitPlus App, users require a compatible mobile device (e.g., a mobile phone). The UnitPlus App can be downloaded from the Apple Store or Google Play Store. There is no entitlement to enter into a contract for the use of our platform, app, and/or the services provided by our banking partner.

3.3 To open an account, users must meet the following requirements:

- Users accept these terms and conditions and acknowledge our privacy policy.
- For the use of the services of the Bank Partners, the Users accept the terms and conditions of the Bank Partners.
- The users have their residence in Germany.
- The users are at least 18 years old.
- The users open the account for themselves and exclusively act on their own economic account.

3.4 Excluded from registration are natural or legal persons who have their tax residence or habitual residence in a state (i) subject to U.S. taxation under the Foreign Account Tax Compliance Act (FATCA) or (ii) listed on the "High-Risk Jurisdictions" list of the Financial Action Task Force (FATF) or (iii) subject to an embargo or sanctions, particularly by the USA or the EU. Individuals subject to the tax laws of Canada or Japan are also excluded.

3.5 Users must specify a bank account as a reference account that is held in at least their name at a credit institution authorized within the European Economic Area (EEA).

3.6 The access data for the account must be kept secret. Third parties may not be granted access to the account. Multiple registrations are not allowed. An account is non-transferable.

3.7 The contract between UnitPlus and the user is established when UnitPlus, upon receipt of the completed registration, sends a confirmation of the receipt of the offer

to the email address of the user provided during registration. The confirmation email serves as UnitPlus' acceptance of the offer to use the platform.

#### **4. Client identification**

- 4.1 Our bank partners are obligated, according to the applicable legal provisions, to fulfill anti-money laundering obligations, including the duty to identify the contracting party ("Identification"). Our bank partners will identify the users before they can access the services provided by our bank partners.
- 4.2 The users shall truthfully provide all information required for identification via the platform or the UnitPlus App. Users shall also state whether they are a politically exposed person (PeP), a family member or a person known to be close to a PeP. UnitPlus will forward the information to the bank partners or their service provider on behalf of the user. If it is not possible to identify the user in accordance with legal requirements, our bank partners will refuse to conclude a contract or is entitled to terminate the agreement with the user. In this case, the use of our platform is also excluded.
- 4.3 For identification purposes, users must undergo an identification procedure. The bank partners can commission a service provider for this purpose. Access to this takes place via our platform or the UnitPlus app. For this purpose, users need an official identification document and a camera. Users follow the instructions in the identification procedure. Users will be informed when the identification process has been completed.
- 4.4 Users must inform UnitPlus and our bank partners of any changes to their details by email for the duration of the business relationship. UnitPlus intends to enable Users to make changes directly on the platform or in the UnitPlus app in the future. We will forward the corresponding changed data to the bank partners on their behalf.

#### **5. Investing through our Bank Partners**

- 5.1 Users can invest in various ETFs and ETF portfolios through Finax using different investment strategies (portfolio strategies) available on the UnitPlus platform.
- 5.2 Each user answers various questions about their financial situation, investment goals, risk tolerance, knowledge, and experience. Based on this information, Finax recommends one of the portfolio strategies available on UnitPlus after conducting a suitability assessment. Users are not obligated to follow Finax' recommendation and can choose a different available portfolio strategy at their own risk and with explicit

consent. Users are informed in advance that this may involve trading outside of their specified risk profile.

- 5.3 The various available portfolio strategies are explained in detail on the platform and our website. Prior to selecting a specific portfolio strategy, the investor is provided with an explanation of the portfolio strategy on the platform or in the UnitPlus App. New portfolio strategies from the banking partners may be offered in the future. The portfolio strategies of the so-called "UnitPlus Mountain Series" differ in terms of the composition of the ETF portfolio that users acquire through the banking partners in terms of the allocation between stocks and bonds. There are also geographical differences in the portfolio strategies. Investments are made in developed countries such as the USA and Germany, as well as in emerging markets such as India and Brazil. In general, the greater the equity component and the more significant the investment in emerging markets through ETFs, the riskier the portfolio strategy.
- 5.4 Additionally, portfolio strategies of the so-called Flex, Cash and Fest series are offered ("FlexPlus", "CashPlus" and "FestPlus"). The Flex series involves exclusive investment in European government bonds through ETFs. In the Cash series, the investor invests in a money market ETF that reflects the performance of a European Central Bank interest rate. With FestPlus, the money is invested by means of ETFs via a basket of bonds with a certain similar final maturity, so that coupon payments are made in addition to the repayment of the invested amount after the final maturity.
- 5.5 By selecting a portfolio strategy and entering into a financial portfolio management agreement with the banking partners, the banking partners are instructed to implement the portfolio strategy confirmed by the user in accordance with the banking partners general terms and conditions for the UnitPlus card and the special terms and conditions for financial portfolio management. The banking partners make the decision regarding the specific ETFs to be selected. With the user's consent, the bank partners can propose and implement a modified portfolio strategy.
- 5.6 Users may select one or more portfolio strategies and invest in them either by means of a one-time payment or through a recurring monthly savings plan. In addition, users may activate an optional service referred to as the AI Savings Plan. This service employs a method based on artificial intelligence (AI) to regularly propose suggestions regarding the appropriate monthly savings amount. These proposals are based, among other things, on account information data such as income, expenses, and available liquidity, provided that the user grants access via the relevant open banking interface. Users may define individual preferences within the UnitPlus App, including minimum and maximum savings amounts as well as a reserve balance to be retained in the reference account. The final decision to execute or adjust the savings transaction remains solely at the user's discretion. The use of the AI Savings Plan is entirely voluntary and requires explicit activation by the user. It may be deactivated at any time without notice.



The open banking interface used to retrieve account information is made available through cooperation with fino run GmbH ("fino"), a payment services provider regulated under PSD II. Fino is registered with the German Federal Financial Supervisory Authority (BaFin) as an Account Information Service Provider (AISP). Based on account information data such as incoming and outgoing transactions, a personalized and suitable savings or investment quota may be derived for the user.

Users' online banking login credentials are not shared with any third parties. Fino applies industry-standard encryption technology to establish a secure connection to the account. By activating the AI Savings Plan, users consent to the [General Terms and Conditions](#) of fino run GmbH.

## **6. UnitPlus card**

- 6.1 Unicredit as Bank Partner shall provide each User with an UnitPlus card with the "UnitPlus" brand, which the User may use for payments in accordance with the Bank Partner's Conditions for the UnitPlus card. If the user has selected more than one portfolio strategy, he/she can specify which portfolio strategy is to be used for the payment in the UnitPlus settings. This setting can be adjusted or changed within the app itself.
- 6.2 If the User has ETF shares in his or her customer securities account with the Bank Partners, he or she may use the UnitPlus card to purchase goods up to the specified card limit (generally EUR 2,000 or 70% of the portfolio value if the ETF portfolio is less than EUR 2,600). At the request of the user, the card limit can be increased by the bank partners for a limited period of time. When using the UnitPlus card, the bank partners will sell the corresponding ETF shares in their role as asset manager (Finax) for the user. Details are regulated in the Conditions for UnitPlus card of the bank partners.
- 6.3 The Bank Partners shall withhold and pay capital gains tax (plus solidarity surcharge and church tax, if applicable) on profits generated by Users in the event of a sale through the use of the UnitPlus card in accordance with the applicable statutory provisions, unless corresponding tax allowances have been deposited.

## **7. Payment of balances**

- 7.1 In addition to using the UnitPlus card to purchase goods, investors can also liquidate their ETF portfolio by instructing the Bank Partners to sell their ETF units. Investors place the corresponding orders via the UnitPlus App.

- 7.2 The proceeds obtained from the sale shall be paid by the Bank Partners – less any taxes withheld – to the reference account specified by the Users.
- 7.3 Users also have the option of making cash withdrawals from ATMs, provided they have a corresponding ETF portfolio. The regulations on the use of the UnitPlus card pursuant to Clause 6 shall apply accordingly.

## **8. ETF-back Program**

- 8.1 UnitPlus offers Users a so-called ETF-back bonus program. This means that for each payment with the UnitPlus card, Users will be credited an amount of 0.10% of the purchase value in the form of ETF shares by UnitPlus on the ETF shares sold by the Bank Partners (hereinafter: "**ETF bonus**").
- 8.2 The ETF bonus is made at the end of each calendar quarter directly by the Bank Partners who acquire the corresponding ETF shares for the Users. UnitPlus shall bear the costs for the ETF bonus.
- 8.3 UnitPlus provides the ETF bonus voluntarily, without recognition of any legal obligation. A payment of the ETF bonus in Euro will not be made or only in accordance with the applicable regulations for the liquidation of the ETF portfolio of the investors.
- 8.4 UnitPlus reserves the right to change or discontinue the ETF-back program at any time for the future (especially in case of abuse or violation of our terms and conditions).
- 8.5 In addition, with regard to the ETF-back Program, our Terms and Conditions of Participation for the [Units bonus program](#).

## **9. Fees**

- 9.1 The user shall pay various fees for the services provided by the bank partners, which are listed in the [Price and Service Schedule \(PLV\)](#) at the end of each bank partners terms and conditions. We receive our share of these fees directly from the bank partners. UnitPlus forwards invoices from the bank partners to users on behalf of the bank partner.
- 9.2 Furthermore, we reserve the right to charge additional fees when the user selects more than one portfolio strategy via the app.

- 9.3 In such cases, the user will be charged a monthly fee of EUR 1.00 for each additional portfolio strategy. This additional fee is intended to cover the increased complexity and additional resources required for the processing and provision of multiple portfolio strategies.
- 9.4 A fee of EUR 1.00 per month shall be charged for the use of the optional AI Savings Plan as described in Section 5.6. This fee is incurred only upon active use of the service and may be discontinued at any time by the user. Existing users who have already activated the predecessor savings plan ("personalized savings plan") will continue to use the AI savings plan free of charge as long as there is no interruption.
- 9.5 All usage fees are due monthly and will be automatically debited. The user will receive a consolidated monthly invoice for the applicable fees and an overview of the corresponding charges.
- 9.6 We reserve the right to change the amount of usage fees and any fees for additional portfolio strategies at our discretion. Such changes are typically communicated to users at least 30 days in advance. If the user does not agree with the modified fees, they have the right to terminate the subscription in accordance with Section 13 ("Term and Termination") of the Terms and Conditions.

## **10. Blocking of Access or Accounts**

- 10.1 If we become aware of unauthorized third-party usage, we will temporarily block the user's access to the platform and inform the user accordingly in order to investigate the incident further in cooperation with the user. When access to the platform or the customer account is blocked, the user will no longer be able to access their ETF portfolio with the bank partners.
- 10.2 In cases where there are concrete indications that the user is violating these terms and conditions, legal regulations, or the rights of third parties, we may (i) issue a warning to the user, (ii) restrict the use of the platform, particularly by temporarily blocking the customer account, or (iii) permanently block the customer account in accordance with Section 10.3. When choosing a measure, we take into account the legitimate interests of the users, particularly whether there are indications that the user is not at fault for the violation.
- 10.3 We can permanently exclude users from using the platform (permanent blocking) if (i) the user has provided false contact information, (ii) the user transfers the account or grants third parties access, (iii) the user significantly harms other investors or us, (iv) the user repeatedly and severely violates these terms and conditions, or (v) another

significant reason exists. After an account has been permanently blocked, there is no entitlement to restore the blocked account.

- 10.4 We have the right to delete accounts that have not been used for a period of three (3) years. Before potentially deleting an account, we will inform the user in advance. If the user subsequently uses the account within four (4) weeks, no deletion will occur.
- 10.5 If an account is permanently blocked and ETF shares are still held for users by the bank partners at the time of the block, the General Terms and Conditions, along with all associated special terms and conditions of the bank partners for the termination of the usage agreement between UnitPlus and the user, will apply accordingly.

## **11. Liability**

- 11.1 We shall be liable for intent and gross negligence in accordance with the statutory provisions. We shall only be liable for slight negligence in the event of a breach of a material contractual obligation (cardinal obligation), the fulfillment of which is a prerequisite for the proper execution of the contract and on the observance of which the User may regularly rely, as well as in the event of damage resulting from injury to life, limb or health. In the event of slight negligence, we shall only be liable for foreseeable damage, the occurrence of which must normally be expected.

The above limitation of liability shall also apply in favor of our employees, representatives, organs and vicarious agents.

- 11.2 Data communication via the Internet cannot be guaranteed to be error-free and/or available at all times according to the current state of technology. In this respect, UnitPlus is not liable for the constant and uninterrupted availability of the website.

## **12. Availability and Changes on the Platform**

- 12.1 We have the right to temporarily restrict the use of the platform if this is necessary with regard to the security, integrity, and capacity limits of the platform or to carry out technical measures on the platform, such as maintenance work. We will take into account the legitimate interests of the users and inform them in a timely manner of any such restrictions.
- 12.2 Beyond the availability restrictions described in Section 12.1, we can change and adapt the platform and its functionality if a compelling reason requires such changes, particularly (i) to comply with amended legal requirements or case law, (ii) to meet new technical requirements, such as a new technical environment or other operational

reasons, (iii) to maintain operation, (iv) to adapt to changed market conditions, such as increased user numbers, and (v) for the benefit of users. Users will not incur additional costs for changes to the platform and its functionality. We will clearly and comprehensibly inform users of the changes on the platform. The introduction of new or modified optional features or services, such as the AI Savings Plan, shall not be considered a material adverse change within the meaning of these Terms and Conditions, provided that the existing core functionalities remain available to the user.

- 12.3 If a change in accordance with Section 12.2 significantly impairs access to or the usability of the platform (a "negative change"), we will inform users about this at least six weeks in advance via email ("change notice"). The change notice includes the characteristics and timing of the negative change, as well as the rights described below.
- 12.4 In the case of negative changes, users have the right to terminate the contract free of charge without observing a notice period. Such a right to terminate the contract does not exist if access or use of the unaltered platform remains without additional costs.
- 12.5 These terms and conditions apply accordingly to all changes made and to the use of the platform in its respective amended version.
- 12.6 The addition, removal, and adjustment of the content and services available on the platform do not constitute a change in the platform or its functionality. We can do this at any time without taking into account the provisions of Sections 12.2 to 12.4.

### **13. Contract term and termination**

- 13.1 The contractual relationship between Users and UnitPlus regarding the use of the Platform or the UnitPlus App (hereinafter: "User Relationship") shall run for an indefinite period of time.
- 13.2 Each contracting party can terminate the usage relationship at any time with a notice period of two weeks by declaration via email. Users can also terminate the usage relationship accordingly via a termination button on the platform or the UnitPlus app. This does not affect the right of the Parties to terminate the usage relationship without notice for good cause.
- 13.3 If the contractual relationship between the User and the Bank Partners are terminated (for whatever legal reason), the user relationship shall also end with UnitPlus.

- 13.4 With regard to ETF shares still held in custody by the Bank Partners for the Users at the time of termination, the Conditions for the UnitPlus card as well as all special conditions of the Bank Partners shall apply.

#### **14. Language**

These T&C are written in the German language. Non-binding translations of the General Terms of Use into another language are for information purposes only. If a translation differs from the German language version, this German language version shall take precedence.

#### **15. Storage of these general terms and conditions**

Users receive these terms and conditions in the version applicable to them through the platform or the UnitPlus app, available under "My Account," and should permanently save them. Upon request, we will also send the terms and conditions to users in paper form. In this case, the terms and conditions will be stored by UnitPlus.

#### **16. Communication with users**

- 16.1 Users can contact UnitPlus at any time with questions and/or complaints about our platform and/or the UnitPlus app via a contact form on our platform or the UnitPlus app. We will endeavor to respond promptly (usually within three business days) between Monday and Friday between 9 a.m. and 6 p.m. CET.
- 16.2 UnitPlus is also available to Users for all questions and/or complaints regarding the Bank Partners services and will immediately forward all User communications to UnitPlus regarding the Bank Partners. UnitPlus will support the Bank Partners in answering questions from Users and will forward all communications from the Bank Partners to Users (including invoices, notices of termination, etc.).

#### **17. Data privacy**

The collection, use and processing of the users' data by UnitPlus takes place exclusively within the framework of the privacy policy of UnitPlus, which is made available to the users via the platform or the UnitPlus app.

## **18. Governing Law**

The laws of the Federal Republic of Germany shall apply, excluding the UN Convention on Contracts for the International Sale of Goods and the conflict of laws provisions. If a user is a consumer and his/her habitual residence is in a member state of the European Union, German law shall also apply, whereby mandatory provisions of the state in which the user has his/her habitual residence shall remain unaffected. The non-exclusive place of jurisdiction is Berlin.

## **19. Dispute Resolution Clause and Miscellaneous**

- 19.1 This dispute resolution clause governs the resolution of disputes related to financial services provided by UnitPlus in collaboration with our bank partners. The clause aims to resolve disputes in an informal and efficient manner before resorting to legal action. The European Commission has established a European Online Dispute Resolution platform (ODR) at <http://ec.europa.eu/consumers/odr/> that can be used for this purpose.
- 19.2 Before initiating legal proceedings, the parties commit to making all reasonable efforts to resolve disputes related to financial services on the platform through arbitration. Arbitration can be conducted through negotiations, mediation, or formal arbitration proceedings, depending on what appears most appropriate for the disputes.
- 19.3 In the event that a dispute cannot be resolved through negotiations or mediation, the matter will be resolved in accordance with the rules and procedures of an arbitration tribunal to be designated for this purpose. The arbitration process will be conducted in accordance with the applicable laws and regulations on arbitration. The arbitration decision is final and binding on both parties. The costs of the arbitration will be borne by the parties in accordance with the rules of the arbitration tribunal.
- 19.4 The parties agree that they are not entitled to initiate class actions or group proceedings against the other party. Disputes are to be treated on an individual basis.
- 19.5 Unless expressly agreed otherwise, the applicable law and jurisdiction, as set out in the terms and conditions of UnitPlus and the bank partners, apply to this dispute resolution clause.
- 19.6 In the event that one or more of the current or future provisions of these terms and conditions should be or become wholly or partially invalid or unenforceable, the validity and enforceability of the remaining provisions of these terms and conditions remain unaffected.

\*\*\*





UnitPlus InnolInvest GmbH  
Rosenthaler Straße 40/41  
10178 Berlin  
[www.unitplus.eu](http://www.unitplus.eu)