



Terms & Conditions of the “YUHSTUDENT” offer

To benefit from this offer, you agree to the following Terms and Conditions of the offer as defined by Yuh Ltd.

Conditions of the offer

- The client benefits from a "Trading Credit" amounting to CHF 20.
- The “Trading Credit” will only be awarded if all the following conditions are met:
 1. For the offer to be valid, the promotional code (YUHSTUDENT) must be indicated in the account opening process.
 2. The **account application has to be submitted** (including a certified true copy of an identity document) using the Yuh App by **the 31.12.2022 the latest**.
 3. The account must be opened no later than **01.01.2023**.
 4. This offer is only available to **residents in Switzerland** who successfully open a Yuh bank account with Swissquote Bank Ltd using the Yuh App.
 5. The «Trading Credit» expires three months after allocation.
 6. The «Trading Credit» is only valid for products and stock markets traded electronically on the Yuh app.
 7. The «Trading Credit» does not apply for **cryptocurrencies trading** or **currency exchanges**.
 8. It can take up to 24 hours for the Trading Credit to be deposited into the account.

General information

- The offer is not available in the United States or to US-Persons or to persons who are not entitled to access this offer as a result of specific laws in their country of residence.
- The offer is valid subject to availability. Only the first clients to meet the abovementioned conditions will be accepted.
- The recipient of the offer cannot benefit from another promotional offer.
- Yuh Ltd reserves the right to amend, extend, shorten or cancel the offer at its sole discretion, at any time, without notice and without its liability being incurred.
- The prize offered can only be accepted as it is and may not be returned. The product will be credited automatically to the Yuh bank account opened with Swissquote.
- **Transactions in cryptocurrencies involve a high degree of risk. These transactions may, by their nature, generate a substantial or total loss of the investment. You should be aware of all the risks associated with these transactions, prior to initiating any transaction.**
- No correspondence will be entered into regarding this offer. No legal recourse is possible.

Trading Credit

The Trading Credit is a virtual amount of a variable value, available on the Trading account once it has been opened. When an electronic transaction is made, trading commissions relating to the transaction will be automatically deducted from the available Trading Credit (e.g. if the trading commissions are CHF 20, this sum will be deducted from the available amount).

The Trading Credit is not convertible into cash and is valid for a limited period only. It will be removed from the account on its expiry, even if it has not been entirely used.