DC Rewards

Terms and Conditions

These Terms and Conditions ("T&C") apply to the "DC Rewards" programme ("Programme"), organised by Dolat Capital, Empresa de Investimento, S.A. ("DC"), with its registered office at Avenida Miguel Bombarda, n.o 42, 6.o D, 1050-166 Lisbon, NIPC 513852441, registered with the Portuguese Securities Market Commission (CMVM) under no. 368. The Programme comprises four distinct campaigns, described in the following chapters.

DC Gestão Indexada is the commercial brand of Dolat Capital, Empresa de Investimento, S.A. ("DC"). DC provides portfolio management services based on the risk profile and financial objectives defined by contract.

1. DC Rewards - Invite a Friend

General conditions

1. Participation in this campaign implies full knowledge and unequivocal acceptance of the T&C.
2. The campaign runs between 1 April 2026 and 31 December 2026 ("**Campaign Period**").
3. The campaign is intended for Current Clients who recommend New Clients.
4. **Base cashback:** the Current Client and the New Client each receive a cashback of **€75** after contracting a long-term portfolio.
5. **DC360 Bonus:** if the New Client additionally opens a short- or medium-term portfolio with at least €10,000, both receive an additional cashback of **€25**.
6. **Referral bonus:** the Current Client benefits from additional cashback depending on the number of converted invitations: an additional **€25** on the 2nd and 3rd invitation, and an additional **€50** from the 4th invitation onwards. The Current Client can only benefit from 1 (one) base cashback per calendar month.
7. The DC Reward is personal and non-transferable.
8. For further information, please contact DC via **rewards@dcindexar.pt**.

Eligibility

1. The following may participate:
   a. **Current Client:** a client with a portfolio management contract in force at least one day before the start of the Campaign Period, who refers a new client;
   b. **New Client:** a potential client without a portfolio management contract in force with DC, who contracts the service to benefit from this offer.
2. Excluded are: (a) participation with false, inaccurate or incomplete data; (b) use of automated systems; (c) violation of the T&C; (d) unlawful conduct to gain a competitive advantage.

Participation

1. The Current Client sends an email to **rewards@dcindexar.pt** with the subject "DC Rewards Campaign - Invite a Friend", indicating the New Client's name and email.
2. Within 10 working days, DC contacts the New Client with a contracting form.
3. The New Client returns the form with the requested documentation within 10 working days.
4. The portfolio management service must be contracted within a maximum of 25 working days after sending the email referred to in point 1.
5. The cashback is applied monthly to the Current Client and the New Client until it totals €75 each.

2. DC Rewards - Automatic Periodic Top-ups (RPA)

General conditions

9. Participation in this campaign implies full knowledge and unequivocal acceptance of the T&C.
10. The campaign runs between 1 April 2026 and 31 December 2026.
11. Current Clients who implement an RPA programme with a total amount equal to or greater than **€5,000** benefit from a cashback of **€50**.
12. An RPA is understood as an automatic top-up programme divided into tranches of equal value, implemented in regular periods (monthly or quarterly).
13. Each Client may only benefit from **1 (one) DC Reward - RPA** during the total period of the programme.
14. The DC Reward is personal and non-transferable.
15. For further information, please contact DC via **rewards@dcindexar.pt**.

Eligibility

3. Current DC Clients with a portfolio management contract in force may participate.
4. Excluded are: (a) participation with false, inaccurate or incomplete data; (b) use of automated systems; (c) violation of the T&C; (d) unlawful conduct to gain a competitive advantage.

Participation

6. The campaign is activated by DC following the implementation of the programme agreed with the Client. The cashback is applied monthly after the Investment Thesis is signed and the programme is implemented.

3. DC Rewards - One-off Top-ups

General conditions

16. Participation in this campaign implies full knowledge and unequivocal acceptance of the T&C.
17. The campaign runs between 1 April 2026 and 31 December 2026.

18. The campaign is intended for Current Clients who make one-off top-ups to long-term portfolios.
19. **Base cashback:** the value of the DC Reward depends on the top-up amount
    a. Top-up between €2,500 and €9,999 - cashback of **€15**;
    b. Top-up between €10,000 and €24,999 - cashback of **€40**;
    c. Top-up between €25,000 and €49,999 - cashback of **€75**;
    d. Top-up equal to or greater than €50,000 - cashback of **€150**.
20. **Annual frequency bonus:** the Client benefits from additional cashback for eligible top-ups in the same calendar year: 2nd top-up - additional €15; 3rd top-up - additional €20; 4th and subsequent - additional €25 each.
21. Maximum of **4 (four) base cashbacks** per calendar year. The frequency bonus is not subject to this limit.
22. The DC Reward is personal and non-transferable.
23. For further information, please contact DC via **rewards@dcindexar.pt.**

Eligibility

5. Current Clients with a portfolio management contract in force at least one day before the start of the Campaign Period may participate.
6. Only top-ups for long-term portfolios are eligible.
7. Not eligible:
    a. Top-ups of less than €2,500;
    b. Top-ups integrated into an active RPA programme (the DC Rewards - RPA regime applies, without accumulation);
    c. Top-ups for short- or medium-term portfolios;
    d. Participation with false data, use of automated systems, violation of the T&C or unlawful conduct.
8. In case of doubt regarding the qualification of a transaction, the classification registered in DC's systems shall prevail.

Participation

7. The cashback is activated after **90 (ninety) days** from the settlement date of the top-up. If the Client withdraws an amount equal to or greater than the top-up before this period, the cashback will not be awarded.
8. The campaign is activated by DC following the top-up made by the Client. The cashback is applied monthly until the total applicable amount is reached.

4. DC Rewards - DC Account Anniversary

General conditions

24. Participation in this campaign implies full knowledge and unequivocal acceptance of the T&C.
25. The campaign runs between 1 April 2026 and 31 December 2026.
26. Eligible Clients receive a cashback of **€10** on their account anniversary date.

27. The "anniversary date" is understood to be the date of Account opening on the Interactive Brokers (Ireland Limited) platform.
28. The DC Reward is personal and non-transferable.
29. For further information, please contact DC via **rewards@dcindexar.pt**.

Eligibility

9. Clients with a portfolio management contract in force and a securities account open at Interactive Brokers (Ireland Limited) may participate.
10. Clients must have completed at least 1 (one) year since the account opening date.

Participation

9. The campaign is automatically activated by DC. DC contacts the Client within a maximum of 10 working days after the anniversary, by email sent from **rewards@dcindexar.pt**, confirming the award of the cashback.
10. The €10 cashback is applied monthly until the total amount is reached.

5. Processing of Personal Data

1. By participating, participants declare they are aware that DC will collect and process the personal data required in the context of the Programme, exclusively for the purposes of its management.
2. The legal basis is the execution of the Programme and DC's legitimate interest.
3. DC will retain the data while the Programme is running and will not transmit them to third parties.
4. To exercise your rights (access, rectification, erasure, restriction, portability, objection), send an email to **info@dcindexar.pt**.
5. The Current Client who communicates personal data of the New Client declares that they will provide them with the information contained in this chapter.
6. Data processing for portfolio management purposes is governed by the privacy notice provided at the time of contracting.

6. Miscellaneous Provisions

1. The T&C are governed by Portuguese law. Disputes shall be settled by the courts of the district of Lisbon.
2. DC reserves the right to suspend, terminate, amend or extend any campaign, as well as to revise the T&C, whenever justified by force majeure, illegal or fraudulent activity, or an external fact beyond its control. In these circumstances, participants will not be entitled to compensation.