

TERMS OF USE

MV24® – this is your digital organizer, which presents your insurance contracts, capital investments and bank accounts in one application, but can also do much more. You can view conveniently in PDF-format the necessary contract documents such as insurance policies, changes to contracts and other documents. Instead of dusty documents, the MV24® application displays up-to-date contract information, such as the beginning and end of an insurance policy, as well as the insurance premiums. Important dates and documents are updated in a timely manner. You can access your data at any time.

Your existing contracts are not modified, terminated or re-signed with the registration in the MV24® application. Your insurance protection does not change with the use of the MV24® application.

1. Features and terms of use of MV24®

1.1. From a technical point of view, the application is provided by Jung, DMS & Cie. AG, Kormoranweg 1, 65201 Wiesbaden. The use of MV24® is free of charge for you.

1.2. The right to register/sign up is possessed by natural persons of legal age and of unlimited legal capacity.

1.3. MV24® complements our standard financial intermediation with easy digital management, advice and optimization of your financial matters.

1.4. In addition to reviewing the contracts of your financial and insurance products, MV24® offers the ability to use free and non-binding software (for example, a rate comparison calculator) to help you find the right product. The MV24® application alone cannot provide a comprehensive analysis of your overall situation. Moreover, the use of our software does not replace consultation. In order to receive a full consultation advice, please contact us by phone, letter, e-mail or in a private conversation.

1.5. By using our software, we offer you the opportunity to check the appropriateness and completeness of your available contracts, based on objective, comprehensive and recognized scales of assessment. Your personal, professional, current and future life situation may deviate from the established parameters. MV24® and its services are a voluntary offer and are provided without recognition of a legal obligation. We reserve the right to limit, modify, or adjust the possibilities of use or the offer.

1.6. The use of MV24® for illegal purposes (money laundering, respectively) is not permitted. You may not copy the software or integrate it into other software; no sale, renting, resale, distribution or reassignment of a license are permitted. The right of use shall be terminated without notice if the Terms of use are not complied with.

2. Electronic communication

Any information, messages or other statements are transmitted through the MV24® application or by email in digital format.

3. Your obligations

3.1. You are obliged to provide us with correct information about all the data necessary for registration and use of our software. You must notify us immediately of changes (such as changes to an address, mobile number, or email address).

In case of reasonable doubt regarding the authenticity of your information (for example, in the case of suspected misuse), we may terminate your registration at any time. With respect to the storage of data outside our mutual relations, our Privacy statement shall be in effect. You can read it at: <https://www.MV24.de>.

3.2. You agree to not grant third parties access to your username and password for using MV24®. In particular, you should not provide your information for login into the application, provide access to third parties due to unsatisfactory data storage, or utilize a password you already use for other services. We advise you to change your password regularly and, in the event of any misuse and unauthorized access of your login information, to notify us immediately.

4. Calculator

4.1 With the help of the Rate comparison calculators ("the Calculators") integrated into MV24®, you can receive information free of charge and without legal commitment on the rates and conditions of insurance companies at any time, and at your request, enter into insurance contracts. If you use the option to conclude an insurance contract through MV24®, you enter into a intermediation relationship with your consultant.

4.2 To use the rate comparison calculator, you need to enter different personal data so the calculator can compute your individual results. The rate comparison calculator also offers suggestions for optimizing already existing insurances. The results will be sent to the email you have specified.

The input and transfer of your personal data is accomplished through the MV24® data input mask. As a user, you are responsible for entering data, which is up-to-date, complete and correct. Incorrect, inaccurate or incomplete data is to your detriment because on its basis it won't be possible to prepare information or offers or inaccurate ones will be produced. If you intentionally submit incorrect or inaccurate data, your access to the calculator and brokerage services may be restricted and you may be required to recover the caused damages.

Based on the data you have provided, you will receive information from our consultant about the insurance rates and conditions and you will be offered a suitable insurance product. In principle, this is based on objective and balanced market monitoring. However, there is no obligation to include all market insurers or insurance rates in the calculations. Therefore, not all insurance companies and/or market-present insurance rates will be included in the offered comparisons.

4.3 As part of the process, you can have MV24® instruct your consultant to assist you based on the information you provide for the insurance protection that you have chosen. With this, an insurance brokerage relationship develops between you and your consultant through MV24®. Your consultant will work for you as an insurance broker under provision § 34d of the Industry Regulations.

An insurance contract is concluded only between you and the insurer that you have chosen. Whether a contract with the insurer will be concluded, however, depends on the conditions of the respective insurer and shall be the sole decision of the insurer. Neither your consultant nor MV24® has any influence in that situation.

None of the information in the calculator should be taken as a guarantee or commitment. In particular, this means that it may be considered as neither legal nor tax advice.

Only the specific proposal of the insurer is essential for the conclusion of the contract. The insurance company alone is responsible for the content and correctness of his offers. Therefore, depending on the individual circumstances in the particular case, the insurer's specific offer may differ from the results and suggestions shown by the calculator.

5. Contract for brokerage intermediation

5.1. To create the contracts folder, MV24® needs a contract for brokerage intermediation.

5.2 The contract for brokerage intermediation through MV24®, in its scope and subject, is consistent with the contracts for insurance brokers, which are standard for the industry, and consists of signing of a contract and a Power of attorney.

The conclusion of the contract regulates the legal relations between you and us. Within the contract's performance we will, in principle, not act proactively with regards to third parties without your consent or without first consulting you.

The Power of attorney authorizes us and the third parties used by us to request your insurance information from the insurance company, to digitize it for you and to store it in the MV24® application, by complying with the highest standards for personal data protection. Thus, we have the right to conclude, modify or terminate insurance contracts on your behalf, to receive information from social security institutions, or to re-authorize (always after consultation with you). All the correspondence of the insurance institution will be provided to us in copy. The Power of attorney also entitles us to involve third parties in the execution and performance of the contract for brokerage intermediation. In addition, the Power of attorney gives us the right to enter into legal transactions on your behalf with ourselves or with us as third party representatives (multiple representation). You can find a model contract for brokerage intermediation and a model Power of attorney at www.mv24.de. The contract is concluded for an indefinite period of time and may be terminated by you at any moment.

5.3. The contract for brokerage intermediation is signed by you with a digital signature corresponding to the signature in your personal identification document. The signature is laid down on the screen of your smartphone, tablet or personal computer by moving your finger or mouse as a pen across the screen within the provided box.

5.4. We do not guarantee that the information we receive from the insurer is complete or correct.

5.5. If you have authorized the consultant or if you have signed a contract, then in addition to the consultations and management of your insurance contracts, by using MV24® you have the opportunity to conclude insurance contracts through the brokerage intermediation of your

consultant. To this end, MV24® makes various offers based on a sufficient number of marketed insurance products and insurers. However, there is no obligation to include all market insurers or insurance rates in the analysis. The goal is that your consultant can offer you an insurance product that meets your individual needs. For this reason, the recommendations are based on such criteria as for example: the price/service ratio, the reliability of claims processing and the reliability of the insurance partner, as well as the good experience in consulting other insured persons.

5.6 You have the responsibility to provide us promptly and correctly with all the information necessary for the agreed fulfillment of the consulting, management and brokerage duties performed through MV24®. You should immediately notify us in the case of changes in the information (such as the change of address, mobile phone number, or email address).

5.7 If your assistance is required when submitting declarations to insurers or to other third parties for the fulfillment of the contract for brokerage intermediation concluded with you, in particular when terminating, changing and ending an insurance policy, you are obliged upon request from us (also possible through the MV24® application) or from the insurer to submit the relevant declarations. We will assist you in this procedure.

6. Needs analysis

6.1 In addition, after registration, you have the opportunity, in addition to the insurance folder, to perform a free and non-binding needs analysis. You can use the analysis even if you do not create an insurance folder.

6.2 With the needs analysis you can check in which life areas you possess good insurance protection and in which areas you may need additional insurance coverage. The result from your analysis and the data on which it is based are available in your MV24® section.

Your data within the analysis is submitted voluntarily and may be modified at any time. The data and the result of the analysis are provided only to your broker. No data is transmitted to other third parties. We would like to draw your attention to the information in our Privacy statement.

6.3 The result from the analysis is based on a questionnaire and the data you submit. It is therefore in your interest to answer the questions correctly.

6.4 The needs analysis only gives you an overview of the possible gaps and provides you with suggestions for optimization. It is non-binding and does not claim to be complete or correct. It cannot replace a comprehensive analysis of your overall needs through individual consultation. To receive a complete consultation, you can contact your consultant by phone, letter, and email or in private conversation.

7. Conclusion of an insurance policy

7.1. If you have authorized us and assigned this to us, through MV24®, in addition to consulting and managing your existing insurance contracts, you have the opportunity to enter into new insurance contracts. For this purpose, MV24® presents various offers based on a sufficient number of insurance products and insurers on the market. The goal is to offer you an insurance product that meets your personal needs. For this reason, the recommendations are also based on

criteria such as the service to price ratio, the reliability of claims processing and the reliability of the insurance partner, as well as the good experience in consulting from other insured persons.

7.2. For life and accident insurance as well as for loans, we can offer brokerage services through MV24® only on the condition that you prove your identity based on a valid photo identification document qualifying as an official ID in your country. For this purpose, in addition to the possibility of individual identity verification in a personal conversation with us, there is an opportunity to carry out a recognized (by the insurance partner) identity verification procedure (for example, the Postident application). If you wish to take out an insurance by this method, we will assist you in establishing your identity by having a personal consultation meeting or by participating in a recognized identity verification method (for example, the Postident application)

8. Liability

8.1. While we strive to ensure maximum availability of MV24® and to remedy any potential problems as quick as we can, it is not possible to create a completely faultless program at the current level of technology. The continuous and uninterrupted availability of MV24® cannot be guaranteed. We do not accept liability for damages (in particular breach of additional obligations) caused by a slight negligent breach of obligations. Limitations of liability and exemptions from liability shall not apply in the case of injury to life, body or health, which are based on a guilty breach of obligations. Furthermore, liability for other damages caused by gross negligence or willful misconduct shall not be affected.

8.2. We keep the contents of MV24® up-to-date, in particular through updates. The accuracy and validity of the information provided in MV24® and at <https://www.mv24.de>, however, cannot be guaranteed. No liability can be assumed for this. We reserve the right to change content and information and to remove content and information from MV24® or from the website. We also accept no liability for errors of third parties, in particular for the accuracy of calculations during the comparisons, for product data or insurance conditions of insurers or other contractual partners. We reserve the right to change content and information and to remove content and information from MV24® or from the website.

8.3. We are not responsible for the errors of third parties who work for you, in particular with regards to the accuracy of electronic calculations, product data or conditions of the product-offering companies or other contractual partners. We shall not be responsible for the content provided to us by third parties and posted in MV24® links.

9. Personal data protection

9.1. Through the MV24® application, personal data is transmitted and provided. For this purpose, you declare your consent to the use of the submitted data in accordance with the provisions on personal data protection (see the Privacy statement).

9.2. Upon termination of use or upon your request, we will erase all your data in accordance with the regulations for personal data protection. This does not include data that is necessary for the further management of your contracts or for the fulfillment of statutory obligations for data storage.

10. Additional provisions, applicable law

10.1. We have the right to change these Terms of use in the future, to the extent that such changes are necessary. You will be notified in a timely manner for such changes through information posted at MV24®, in writing, by email or by other appropriate means. The changes shall be deemed as accepted and shall be binding upon their entry into force for the existing contractual relationship, unless you object within one month after being notified by informing MV24®, in writing or by email. In this regard, we would like to draw your attention to the notification of changes. Your objection must be sent to us within one month after you have been notified of the changes.

10.2. You can find the Terms of use in their respective current version at address: www.mv24.de.

10.3. If an individual provision of these Terms is found to be invalid or the case law or legislative provisions become invalid, this shall not affect the validity of the entire Terms of use. An invalid provision should be replaced by a provision that best meets the economic purpose in a legally valid manner. The same applies to gaps in regulations. Deviating and/or supplementary agreements are only possible with our express written consent.

10.4. Additional agreements and changes shall only be made in writing.

10.5. The law of the Federal Republic of Germany shall apply to the commercial relations between you and us, with the exception of the United Nations Convention on Contracts for the International Sale of Goods.

11. Responsible party
MV24 GmbH & Co. KG
In den Lindengärten 1
63073 Offenbach am Main