
Special Terms and Conditions Packages ("STCP")

These English Special Terms and Conditions are binding in all respects.

1 PREAMBLE

Expatrio is a brand of Expatrio Global Services GmbH, Linienstraße 156-157, 10115 Berlin, Germany. Expatrio is a digital relocation platform for internationals that provides necessary products such as health insurance, blocked account and other related products to individuals (hereafter referred to as "User" or "you").

2 SPECIAL TERMS AND CONDITIONS

The following Special Terms and Conditions Packages refer to the Value Package and the Health Insurance Plus Package and shall serve as an agreement that sets forth the General Terms and Conditions ("GTC") of Expatrio which can be viewed on www.expatrio.com/general-terms-and-conditions.

2.1 PROMOTIONS

During certain periods or permanently, Expatrio reserves the right to apply special promotions, e.g. the reductions or waive of monthly fees (e.g. the Blocked Account service fees). The applicable conditions for the promotions will be communicated on the website www.expatrio.com. 2.2 THE VALUE PACKAGE The Value Package enables the User to conclude various products and services at the same time within one application. The products and services differ according to the User's respective profession (e.g. University Student or Language Student) provided in the exploration. Given the products are bundled, Expatrio provides certain benefits to the User. The products, services and benefits include:

1. Expatrio Aion Blocked Account with a cashback as outlined under 2.2.1

2. DR-WALTER PROVISIT VISUM Incoming Insurance (Travel Health Insurance) (if eligible, e.g. for Exchange Students and University Students [Bachelor/Master]) with maximum free insurance period of 92 days, maximum benefit €95.00

3. DR-WALTER EDUCARE Private Health Insurance (non-substitutive coverage) (if eligible, e.g. for Language Students, Studienkolleg, Study applicant, PhD students, Job seeker, Au Pair)

4. Techniker Krankenkasse Public Health Insurance (TK) or DR-WALTER PROVISIT STUDENT or ottonova Study Smart Substitutive Private Health Insurance (if eligible, e.g. for Exchange Students, University Students [Bachelor/Master])

5. International Student Identity Card (ISIC) (if eligible, e.g. for Exchange Students, University Students [Bachelor/Master]) with free membership in the first year, benefit €18

The respective Terms & Conditions and Data Privacy Policy of the providers apply and can be found at the end of the Expatrio purchase flow or on the respective provider's website. The products concluded and the benefits given are automatically canceled at the end of the respective periods, the User can prolong them at their sole discretion.

2.2.1 VALUE PACKAGE CASHBACK

The cashback is available under the condition of activating the health insurance product (Techniker Krankenkasse (TK) or DR-WALTER [EDUCARE, PROVISIT STUDENT] or ottonova Study Smart) with Expatrio as the insurance broker of record (i.e. Expatrio has to be mandated and the health insurance applications and contracts have to be transmitted as well as activated and administered via Expatrio). To activate the insurances, Users will be asked to provide documentation, such as (i) the Certificate of Enrollment ("Immatrikulationsbescheinigung") containing the university start date, (ii) the German address, (iii) an IBAN, and (iv) any additional documents requested by Expatrio if needed. The Cashback will only be paid-out after approval of the activation by the health insurance provider ("Herstellung ordentliche Mitgliedschaft"). The pay-out will be done by Expatrio usually in the month following the approval of the activation by the health insurance provider to the User's current account.

2.2.2 DR-WALTER INCOMING INSURANCE

In case the customer receives the incoming insurance that is given out free up to 92 days (e.g. Exchange Students, University Students [Bachelor/Master]), the insured period will start on the day of arrival in Germany and end on the day of the start of the Public Health Insurance or Substitutive Private Health insurance, which is usually the day of the start of the study program. Therefore, the insurance period can be shorter than 92 days. If the period of 92 days is exceeded, Expatrio reserves the right to charge the actual costs for the exceeding period from the customer (€1.03/day).

2.2.3 CONDITIONS PRECEDENT

The advantages of the Value packages can only be granted, if the following conditions precedent are met: 1. Transferring the funds necessary to meet the Blocked Account requirements and activating the Blocked Account 2. Activating the Health Insurance, either: 1. TK by submitting the relevant documentation as outlined above and paying the first initial insurance contribution (Einlöseprämie) to TK via SEPA Direct Debit 2. DR-WALTER EDUCARE, PROVISIT STUDENT or ottonova Study Smart by paying the first initial insurance contribution (Einlöseprämie) to DRWALTER or respectively ottonova via SEPA Direct Debit If a User does not fulfil the conditions precedent completely or partly, the advantages, which the Value Package grants, are void, so that the User is not entitled to receive the benefits and has to compensate Expatrio. Those costs will be: 1. DR-WALTER Incoming Insurance (Travel Health Insurance, product name PROVISIT VISUM) (maximum 92 days, maximum 95€) 2. Digital International Student Identity Card (ISIC) (if eligible, only for Exchange Students, University Students [Bachelor/Master]) (€18p.a.)

2.3 THE HEALTH INSURANCE PLUS PACKAGE

The Health Insurance Plus Package enables the User to conclude various products and services at the same time within one application. The products and services differ according to the User's respective profession (e.g. University Student or Language Student) provided in the exploration. Given the products are bundled, Expatrio provides certain benefits to the User. The products, services and benefits include: 1. DR-WALTER PROVISIT VISUM Incoming Insurance (Travel Health Insurance) (if eligible, e.g. for Exchange Students and University Students [Bachelor/Master]) with maximum free insurance period of 92 days, maximum benefit 95€ 2. DR-WALTER EDUCARE Private Health Insurance (non-substitutive coverage) (if eligible, e.g. for Language Students, Studienkolleg, Study applicant, PhD students, Job seeker, Au Pair) 3. Techniker Krankenkasse Public Health Insurance (TK) or DR-WALTER PROVISIT STUDENT or ottonova Study Smart Substitutive Private Health Insurance (if eligible, e.g. for Exchange Students, University Students [Bachelor/Master]) 4. Digital International Student Identity Card (ISIC) (if eligible, e.g. for Exchange Students, University Students [Bachelor/Master]) with free membership in the first year, benefit €18 The respective Terms & Conditions and Data Privacy Policy of the providers apply and can be found at the end of the Expatrio purchase flow or on

the respective provider's website. The products concluded and the benefits given are automatically canceled at the end of the respective periods, the User can prolong them at their sole discretion.

2.3.1 DR-WALTER INCOMING INSURANCE

In case the customer receives the incoming insurance that is given our free up to 92 days (e.g. Exchange Students, University Students [Bachelor/Master]), the insured period will start on the day of arrival in Germany and end on the day of the start of the Public Health Insurance or Substitutive Private Health insurance, which is usually the day of the start of the study program. Therefore, the insurance period can be shorter than 92 days. If the period of 92 days is exceeded, Expatrio reserves the right to charge the actual costs for the exceeding period from the customer (€1.03/day).

2.3.2 CONDITIONS PRECEDENT

The advantages of the Health Insurance Plus Package can only be granted, if the following conditions precedent are met: 1. activating the Health Insurance, either: 1. DR-WALTER Incoming Insurance (Travel Health Insurance, product name PROVISIT VISUM) (maximum 92 days, maximum 95€) 2. Digital International Student Identity Card (ISIC) (if eligible, only for Exchange Students, University Students [Bachelor/Master]) (€18 p.a.) If a User does not fulfil the conditions precedent completely or partly, the advantages, which the Health Insurance Plus Package grants, are void, so that the User is not entitled to receive the benefits and has to compensate Expatrio. Those costs will be: 1. DR-WALTER Incoming Insurance (Travel Health Insurance, product name PROVISIT VISUM) (maximum 92 days, maximum 95€) 2. Digital International Student Identity Card (ISIC) (if eligible, only for Exchange Students, University Students [Bachelor/Master]) (€18 p.a.)

3 TERMINATION AND WITHDRAWAL

The User can withdraw from the contractual relation with Expatrio within two weeks after submitting the declaration in writing to: Expatrio Global Services GmbH Linienstraße 156-157 10115 Germany

4 COURT OF JURISDICTION AND APPLICABLE LAW

This contract shall be governed by the laws of the Federal Republic of Germany excluding the conflict rules of the German International Private Law ("Introductory Act to the German Civil

Code”) (“Einführungsgesetz zum Bürgerlichen Gesetzbuche, EGBGB”). Jurisdiction for all mutual obligations from this contract is Berlin. If any provision of this agreement is held to be contrary to law, then such provision shall be construed, as nearly as possible, to reflect the intentions of the parties and the other provisions shall remain in full force and effect. Our failure to exercise or enforce any right or provision of this Agreement shall not constitute a waiver of such right or provision unless acknowledged and agreed to by Expatrio in writing.

5 CHANGES TO THE POLICY

We keep our STCPP under regular review and hence Expatrio reserves the right to change this Policy. If Expatrio changes this Policy, you will find the changes and the current version of the STCP on our website