

Information sheet for the intermediary

Collaborating with Raisin is simple, transparent, and free of charge. You receive commissions on the savings and deposit accounts that your clients open, while they benefit from higher interest rates on savings. In this information sheet, you will read more about the process of becoming a partner and about our remuneration policy.

Becoming a partner

1. **Fill in the partnership request online.** Submit the fully completed form for a collaboration with Raisin. You can also fill in the partnership request directly here.
2. **Screening by Raisin.** Raisin carries out a short due diligence check to verify whether your company meets the legal requirements.
3. **Receive and sign the agreement.** After a positive assessment, you will receive an agreement from us for signature. All relevant information about the collaboration is included here in.
4. **You will then receive a unique partner link** with which the origin of referred clients is registered.
5. **You advise your clients to save with Raisin via your personal link.** The client uses your personal link and is directed straight to a **secure product page**; this contains only the savings products available to the client. The client selects a product, registers once, and completes the identification digitally. After this, the client can **save unlimitedly** with Raisin via you.
6. **You receive a client overview** at the frequency of your choice, and your **commission** monthly.

Remuneration policy

You receive a commission per product chosen (by your client):

- **Savings accounts:** The commission on savings accounts is paid out once per bank per client.
- **Term deposits:** The commission on term deposits is paid out per chosen term deposit. If your client chooses the same deposit again (even with the same bank), you will still receive your commission again for each conclusion.

As soon as your client has opened a savings product and this has been confirmed by the bank, you are eligible for a commission. The condition is that the product is held for the minimum period: a minimum of 1 month for savings accounts and a minimum of 6 months for term deposits. The commissions are paid out once a month.

The amount of your commission depends on the type of product and the balance chosen by your client. In the overview below you can read which commission applies.

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Product	Balance	Commission
Savings account	Less than €10,000	0 €
	More than €10,000 (≥ 1 month)	40 €
Festgeld (≥ 6 Monate)	More than 5.000 €	0 €
	5.000 € – 9.999 €	10 €
	10.000 € – 24.999 €	20 €
	25.000 € – 49.999 €	40 €
	From 50.000 €	80 €

Example of commission calculation and payout

Suppose your client chooses the following products at Bank XX:

- a savings account with a balance of €12,000
- a 6-month term deposit of €60,000
- a 1-year term deposit of €26,000

The total amount to be transferred is therefore **€98,000**. If your client transfers this amount to the Raisin account at the beginning of August, Bank XX can usually activate the products within a few days (early or mid-August). Generally, Raisin processes the commissions in the same month (mid- or late August).

The commission is then paid **out on the first following payment date in the following month** (in this example, end of September).

- For the two term deposits, you receive a total of **€120 (€40 + €80)**.
- One month later, the additional **€40** for the savings account follows, provided the balance remained above €10,000 during the month. This remuneration is paid out once; you do not receive any new commission on the savings account at Bank XX.

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After six months, the first term deposit matures. You will see this in good time in the client overview that you receive from Raisin. If you advise your client to renew the deposit or open a new one, they reinvest the amount including interest (€61,506). For a term deposit of at least 6 months, this will again yield an **€80** commission, which, upon timely activation (early or mid-August), will be paid out on the first following payment date in the following month.

Larger Portfolios

If you indicate in the application form that you expect to intermediate **more than €7.5 million** in client assets via Raisin, **we will contact you personally**. In that case, we will look together at whether a more extensive form of collaboration fits your situation better (for example, via an API connection or an ongoing commission model).