

CODE OF CONDUCT FOR THE FIDOR COMMUNITY

For the interactions within the Fidor Community to be as pleasant and user-friendly as possible, there are some rules of conduct that have to be observed. The users of the Fidor Community give their consent to the instructions stated below and undertake to comply with them.

Behaviour and rules of conduct

- The user commits to respecting the personality and the opinion of the other users, on a factual basis and without prejudices.
- Insults and offences as well as political views that go against the laws of the Federal Republic of Germany are forbidden. This includes, but is not limited to:
 - Illegal content
 - Hate speech, racist, obscene, discriminatory and/or pornographic statements
 - False, misleading, defamatory and/or slanderous content
 - Questionable content and/or content that is not published for the purposes of an open and straightforward discussion.
- Nuisance to the other users due to bulk commercial messages (spam), chain letters and/or private messages with identical content addressed simultaneously to a large number of users is prohibited.
- No recommendation or other sort of advice (including promotional information) regarding a product, an institution or a service is accepted. On no account and in no way is direct or indirect advertising permitted.
- The following is also prohibited:
 - The use of mechanisms, software and/or scripts that have not been made available by the service of linkage to the Community.
 - The blocking, rewriting, modification and/or reproduction with or without help of robots, crawlers, technologies and other search methods that are not necessary for the use of the Community's services

- Measures that aim at preventing the proper functioning of the services, in particular those that prevent or obstruct the access and/or that excessively overload the services.
- The data, content and information on the website of the Fidor Community or from other users cannot be collected, saved, modified and/or be published or be made publicly available.

Compliance with the legislation and the prevention of fraud and infractions

- Any user who misuses the bonus program, product offers or the provision of offers or who carries out advertising measures for services or websites of third parties will be blocked.
- Requests for money and multiple registrations are forbidden and will be sanctioned accordingly.
- The user is not allowed to
 - publish outside the Community
 - use or promote
 - offer for free or commercialize

any content, product or merchandise that is linked to brands, patents, designs and models provided by the service and that is subject to copyright law.

- It is prohibited to take and/or to promote anti-competitive and/or illegal measures such as pyramid selling (chain systems, pyramid schemes or snowball systems etc.) and/or to carry out any type of measure for the purpose of arranging such practices.
- The following is also prohibited:
 - Advertising measures disguised as a product evaluation or a financial expert opinion
 - The exclusive and biased listing of product data or financial expert opinions disguised as an evaluation
 - The evaluation of a financial expert opinion.

Compliance with copyright and data protection

- The user commits to respecting the copyright laws and to protecting the data of third parties.
- For quotations or passages copied from the internet, the source must be indicated. This also applies to shortcuts where the URL address is not recognizable for the reader.

Good practices

- The user shall use correct syntax and grammar in the messages addressed to the Community.
- The texts should be reread and verified before being submitted, in particular if they are connected to a product evaluation or a financial expert opinion.
- By systematically using the search engine functions to find an answer to his question, the user saves time and allows for the Community to stay equally effective and attractive.