



A GUIDE TO ENERFIP'S ACCOUNT FOR MINORS

The money-saving plan

for your children's future



Editorial

Let the good times of youth roll on!

"Here we go!" As a kid, you might have heard this, and as a parent, you've likely said it too. But starting life without a financial background can be a bit tricky.

To get ready for your child's future, you can now put their savings into a special savings account. But it's not just any account! The Enerfip account for minors is made so you can manage your money while helping out with the energy transition.

Isn't that just wonderful to inspire your child to dream of making a better world for the future?



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Introduction

Have you heard about the Enerfip's savings accounts for minors?

No? Let's sort it out with this handy guide designed like an FAQ (Frequently Asked Questions).

Inside, you'll discover all of the answers to your questions about your child's savings, stories from parents who believe in us, numbers that highlight why it's so important to start building a diverse financial portfolio for your child at a young age, and clear explanations for each step to take on the Enerfip platform.

While your child is young, the Enerfip minor savings account is a perfect way to help them understand the importance of the energy transition and make their savings feel more meaningful.



1

Why should you invest money for your little one?

OVER 700 MINOR SAVINGS ACCOUNTS HAVE ALREADY BEEN OPENED AT ENERFIP

Opening a savings account for your child is a great way to help them build a bright financial future. By setting up an account, you can regularly add money, like gifts from family for birthdays, baptisms, or holiday celebrations. When they grow up, they'll be able to enjoy and manage their savings all on their own!

Having a savings account as a minor makes learning about money so much easier! With you by their side, they get to explore how to handle money and understand what investing is all about!

2

What kind of account should you open for your child?

When a baby arrives, parents often think about setting up an account in their little one's name. But with so many savings options out there, it can be tricky to pick the best one.

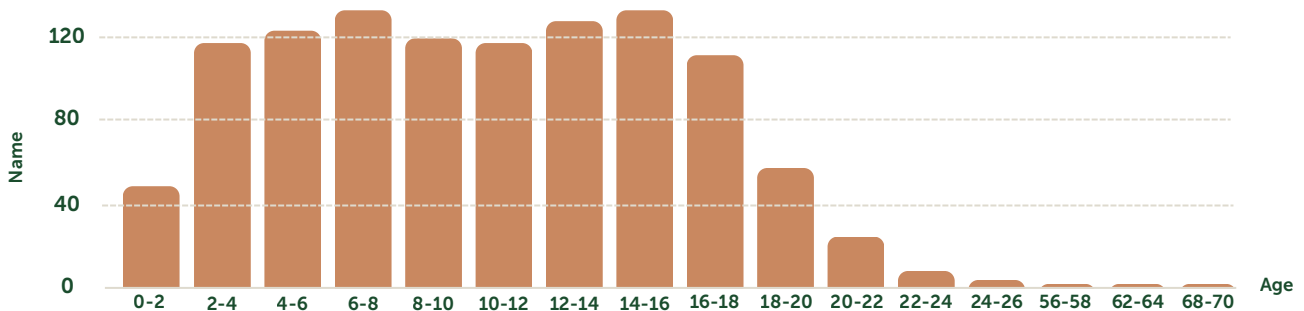
First off, it's good to know that you can set up a bank account for them when they're young, or even a regular deposit savings account. Just keep in mind that this money can only be accessed under specific conditions. To mix things up with their savings, you can also think about opening a life insurance policy for them or getting them started with investing in stocks through securities accounts, for instance.



3

When is the right time to open a minor savings account with Enerfip for your child?

DISTRIBUTION OF MINOR SAVINGS ACCOUNTS BY AGE GROUP (IN NUMBER)



The earlier you set up a minor savings account for your child, the better! Want to know why?

It helps you teach your child, right from a young age, about sustainable investment and renewable energies.

Also, besides the educational and ecological parts, the financial side is important too. If you set up a minor savings account for him or her when they are born and make regular contributions, their portfolio will grow alongside them. This way, they can also enjoy the interest earned on the minor savings account.

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How can you pick the best investment for your child?

Choosing where to put your money for your child can be a bit tricky, but it's definitely doable! And guess what? You're not in this by yourself! Enerfip is here to help you understand the things you need to think about.

- * **First off, think about what's important to you and what values you'd like to share with them.**
- * **Next, it's really important to think about the key factors: what's your financial goal? How long do you plan to save? What kind of return are you hoping for?** What amount of risk are you okay with? How easy is it to take out money? How are your savings divided?
- * **Finally, if your child is ready to understand, go ahead and include them! This helps them learn about managing money and gives them a chance to take on some responsibility. You can definitely mix learning and finance!**

[Explore our projects](#)

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Who is able to create a minor savings account with Enerfip?

To create a savings account for your child on our platform, you need to have parental authority over your child.

More on Parental Authority

Parental authority is a collection of rights and responsibilities focused on the well-being of the child. This authority is held by the parents until the child becomes an adult or is emancipated, ensuring their safety, health, privacy, and moral upbringing, while also supporting their education and growth, all with respect for who they are. Parental authority should be exercised without any physical or emotional harm. Parents include the child in decisions that affect them, taking into account their age and level of maturity.

Article 371-1 of the Civil Code

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What documents do you need to open a savings account for a minor?

Do you want to open a minor savings account at Enerfip? It's super easy! Just head over to your investor space and you'll:

1. Click on the "account" tab and "add a new account"
 - 1.2. Please upload a full copy of the birth certificate or the complete family record book if you have one.

Complete, what does that mean?

Our team needs to be able to see the civil status of both the legal representative and the minor. Just having the single page that talks about the minor's birth isn't enough.

1. Include a "parental authorization letter" (you'll find a template when you open the minor's savings account).
2. Include proof of the minor's identity (optional).

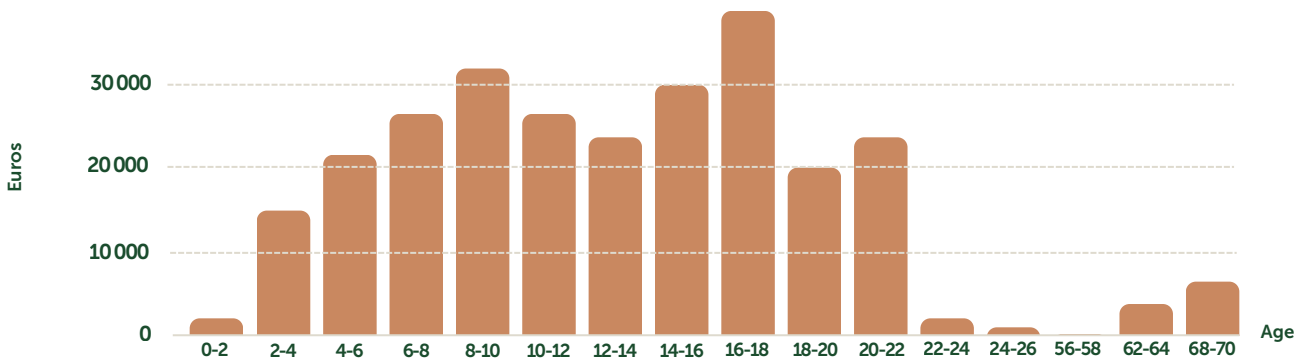
Great to know!

As a legal representative, you also need to send a letter to Lemonway, our secure payment partner, authorizing the opening of a payment account.

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What's the smallest amount needed to start a minor savings account with Enerfip?

DISTRIBUTION OF MINOR SAVINGS ACCOUNTS BY AGE GROUP (IN EUROS)



Enerfip is so much more than just crowdfunding! We give you the chance to invest in projects focused on the energy transition, starting from just 10 euros. No matter if you're an adult or a minor, it's the same for everyone!

[Set up an account](#)

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How does the savings account for minors work at Enerfip?

The minor savings account has a few special features. It's actually a subcategory of the main account, and you can only get to it from your account.

- * To add more money, you need to use the current account that's connected to your Enerfip account as their parent.
- * To take out some money, just shoot an email to your Investor Relations Officer. They'll help you get the transfer from your child's account to yours all set up!



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Is putting your child in a program seen as a donation?

As a parent, the minor's savings account is set up in your name and will be switched to the young person's name when they reach adulthood. So, while the account is still in the parents' name, the payments made aren't seen as donations.

However, the balance of the account becomes a gift when the parents hand over the management of the account to their child upon reaching adulthood. At this point, a donation declaration would need to be submitted to the tax authorities to sort everything out.

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Is the money in the minor's savings account held until they reach adulthood?

Unlike other savings options for young folks, the Enerfip minor savings account lets you withdraw or access your money without any conditions.

Your child can easily take out the interest they've earned and the money they've invested whenever they want, as long as it's not tied up for the investment period. There's no pressure to reinvest everything into Enerfip... although, to be honest, it's a fantastic option that we wholeheartedly suggest!



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Are the earnings on a minor's savings account taxable?

Just like the interest that parents earn, the interest from a minor's savings account is also taxable. As a parent, you'll notice it included in your income when you file your tax return. It will be subject to income tax and social security contributions, just like any other type of financial income.

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What steps do we need to follow to change the minor's booklet into an adult one?



Dear Didier,
Manon has just turned 18 years old! Congratulations!
She is now an adult in the eyes of the law! And, in Yours
as well, No?

We are writing to let you know that Enerfip now lets her manage her savings accounts and investments you've made for her. If you'd like to give her access, just go to her investor account, click on "My information", then click on "send this account" and enter her email address. all she has to do is follow the procedure sent to her email address.

Until you complete the steps I mentioned you'll remain the manager of her account.

See you soon at Enerfip

When your child turns 18, you'll get an email letting you know that you can transfer their savings to them. Just follow the easy steps below to make your choice!

These parents have faith in us!



Could you tell us a little about yourself?

Hi there! I'm Guillaume. I live not too far from Bordeaux with my lovely little family. I'm a proud dad of two kids: an 11-year-old girl and a 7-year-old boy. They're super curious and love exploring and learning new things. I try to make learning fun by explaining the basics of investing using math and calculations, even though I have to admit that sometimes it feels a bit long for them.

What inspired you to set up a savings account for your kids?

I found Enerfip while searching for a "green" savings account for my kids. I wanted to create a savings plan for them—kind of like a youth savings account—but with a focus on useful and educational goals. It was important to me to explain to them what their money was for and the projects they were helping to support.

As a little story: one of the first projects they put their money into was just a few kilometers from where we lived. I got to explain to them in simple terms what the photovoltaic panels that were set up near Bordeaux were going to be used for.

Have you had any investment experience before you opened this account?

No, besides the bank account that my wife set up for our kids when they were born, I began to take an interest in investing after a tough and uncertain year at work. I wanted to make sure I was saving for my children's future!

What factors matter the most to you when choosing an investment?

For me, it's really important to get a good grasp of the project. I only get involved in funding projects that match my values! When it comes to my kids, I also keep an eye on the safety and assurances linked to the project.

Is performance not that important to you?

You know, it's not the very first thing I check out. If a project offers a 5% return and aligns with my values, that's just right for me. I'm not on the hunt for 9% or 10%. Just like many others, I want to make sure my investments are safe... especially when it's for my kids!

How did it go when you opened a minor savings account on Enerfip's website?

What I can share is that it was super easy! If I remember correctly, all you need is your family record book and a couple of other papers. So, in a nutshell, it's just 2 documents and 3 clicks!

What amount did you decide to invest at first, and what made you pick that specific number?

When I set up their accounts, I put €500 in each one right away. The amount is considered "high" because it was money I had already saved for them.

Do you recall the very first project you put your money into?

Yes, it was a wind project out at sea close to Noirmoutier. My parents live on the island of Oléron, so this project really struck a chord with me. It's such a beautiful area that we need to take care of. Teaching my kids about protecting our environment and the growth of renewable energy in this region was super important to me. Plus, since they know the area well, they were really curious and wanted to learn more.

Do you regularly put money into your children's savings account, or did you choose to make a one-time investment?

I often put money into €50 each month for every one of my kids.

What good things have you seen since you've opened the savings account for your kids?

I haven't had any problems! Plus, my kids are starting to

build up a nice amount in their savings accounts. I set aside 50 euros for each child every month, and every other month, this money gets reinvested. Actually, there's less and less to add since it's the interest that helps the total grow!

How do you think the money in your children's savings accounts will be used in the future?

I think of this as a way to invest that's meant to stay an investment. When they turn 18, they'll have an adult savings account, which will show their available cash, but the plan isn't to take it all out. I want them to have a portfolio of 5,000 euros! Once they're adults, they can decide to withdraw some money if they want, but the idea is for them to already have a source of income, with 500 euros coming in each year. This will help them grow their capital while also earning some interest. In a nutshell, it's like a little tool for financial education!

Do you think that you'll keep adding to their savings accounts until they grow up?

Absolutely, without a doubt! I would even suggest that they keep feeding it – or at least put their money back in – afterwards!

Are you feeling good about your choice to put money into a savings account for kids, and would you suggest this option to other parents?

Absolutely! I suggest it all the time! I've already told my kids to pass it on to their kids too, ha ha!



Could you tell us a little about yourself?

Sure thing! I'm Audrey M., and I call Paris home along with my husband and our four kids: Mila, who's 16, Tim, who's 14, and our twins, Lizzie and Matt, who are 11.

How did you hear about Enerfip?

I was watching the TF1 news when I came across a report about crowdfunding. It mentioned Enerfip, which had projects focused on sustainable development on its platform in Noirmoutier and the Isle of Yeu, if I recall correctly. After the report wrapped up, I hopped onto the government website to check if Enerfip was a safe and recommended platform – you can never be too sure with these things. Since it was new at the time, I wanted to feel confident before putting any money into it.

What inspired you to set up a savings account for your kids?

First, we set up a savings account for my husband and me. Then, when we noticed that we hadn't experienced any losses, we decided to open one for the kids too. All four at once, ha ha!

Have you had any investment experience before you opened this savings account?

Just a bit. We had some classic things like a bank account and a regular deposit account... but nothing related to the stock market. So, it's money that's invested and tied up. On the bright side, I found investing on Enerfip super easy: way simpler to handle than a bank account!

What factors matter the most to you when choosing an investment?

So, just so you know, my kids are the ones who decide what to invest in. They've learned how investments work and what a return means. Now that they're a bit older, they pick their investments based on what they like, the kind of project, the rate, and how long it lasts. As for me, I'm here to help with any questions they have and, of course, to help them access their Enerfip account. Since the minors savings account is connected to the parents account.



How did it go when you opened the account?

Like I mentioned earlier, it was really easy! All I needed to do was fill in the kids' important details, then make a copy of the family record book and a couple of other papers.

What amount did you decide to invest at first, and what made you pick that specific number?

Each child got €100 for their very first investment.

Do you regularly put money into your children's savings account, or did you choose to make a one-time investment?

As I mentioned before, my kids take care of their savings account all on their own. Every year, they choose to invest between €100 and €300 from their own money, like their allowance or gifts they get on special occasions. Sometimes, when my husband or I check our savings account and notice some interest earned, we add a little extra to help them reach the minimum amount of €10. This way, they can reinvest a "small amount."

What good things have you seen since you opened the minor savings account?

Not only is it educational, but it also serves as a fantastic tool for their independence! Plus, the rates on Enerfip are appealing, and the projects are sustainable, which really adds to the value!

How do you think the money in your children's savings accounts will be used in the future?

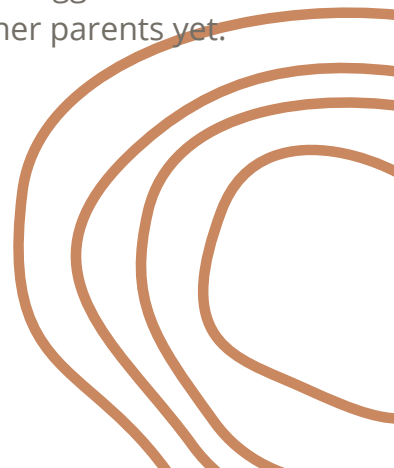
It's up to them to decide if they want to keep investing or take their money out.

Do you think that you'll keep adding to your kids savings accounts until they grow up?

Absolutely! They enjoy the game and acting responsibly, in their own way, for the future. We'll keep going as long as our budget permits!

Are you feeling good about your choice to put money into a savings account for kids, and would you suggest this option to other parents?

Absolutely, I'm happy! But even though I mention Enerfip to my family and friends, I haven't had the chance to suggest the kids savings account to other parents yet.



Conclusion

“ ***The young people who thrive are those who learn, take responsibility, and help create the world of tomorrow, starting today.*** ”

The Enerfip minor booklet is a super helpful tool to get your child ready for the future! It's designed to be both fun and educational. By teaching them the basics of saving and investing early on, you're helping them support important projects in renewable energy. Join us in sharing wonderful values with them and giving them the chance to create a better world!

If you're curious about our crowdfunding platform focused on the energy transition, go ahead and set up a meeting with the Investor Relations team right away!



Enerfip is a platform that has been approved by the Autorité des Marchés Financiers as a European Crowdfunding Service Provider under No. FP-20222. It's also regulated by the Prudential Control and Resolution Authority (ACPR) as a Crowdfunding Intermediary. When you invest, there's a chance you could lose some or all of your money, and there's also a risk related to liquidity. This kind of investment can be a great way to diversify your savings, with the expected performance set for each project. Remember, just because something did well in the past doesn't mean it will in the future. Since your money is tied up for the duration of each project, make sure to only invest the savings you won't need right away.

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