

**LENDERMARKET LIMITED
SEPTEMBER 2022 CAMPAIGN
TERMS AND CONDITIONS**

1. INTRODUCTION

Lendermarket offers the opportunity to earn rewards by depositing and investing at Lendermarket. By participating in the competition where a winner is randomly chosen from eligible entrants ("**Campaign**"), Users agree to these September 2022 Campaign Terms and Conditions ("**Terms**"), the Rules of the Platform and any other terms Lendermarket applies. The terms used herein shall have the same meaning as described in the Rules of the Platform unless the context otherwise requires or is indicated differently in these Terms.

2. ELIGIBILITY TO ENTER

- 2.1. To participate in the prize draws and be eligible to win the prize described in clause 4, the entrant must make a deposit of at least five hundred (500) euros to her/his Lendermarket User Account and invest the deposited amount in full during the duration of the Campaign ("**Investment**").
- 2.2. By entering the Campaign, entrants have a chance to win the prize described in clause 4.1. Each 500 euros deposited and invested will count as a separate participation in a draw.
- 2.3. Participation in the Campaign is restricted to individuals who are residents of the European Economic Area and to companies registered in the European Economic Area, and have registered and validated a User Account at Lendermarket.
- 2.4. The entrants who are natural persons must be aged 18 or over.
- 2.5. Lendermarket reserves the right to verify the eligibility of entrants and may, in its absolute discretion, disqualify any entrant that it feels does not comply with these Terms or the entrant has created or used his/her User Account for the primary purpose of participating in the Campaign or where any form of bad faith is suspected. Lendermarket is not obliged to provide any entrant proof or reasons related to his/her disqualification.
- 2.6. In order to be eligible for the prize, the User has to invest in full the funds deposited within the Campaign Duration (5th September 2022 - 2nd October 2022).

3. DURATION OF THE CAMPAIGN

- 3.1. The Campaign includes four prize draws with two winners each:
 - 3.1.1. Investments included in the first prize draw must be made between Monday, **5 September 2022** at 00:00 Central European Time ("**CET**") and Sunday, **11 September 2022** at 23:59 CET. Entries received after this date and time will not be entered into the first prize draw. Two winners will be selected from this prize draw.
 - 3.1.2. Investments included in the second prize draw must be made between Monday, **12 September 2022** at 00:00 CET and on Sunday, **18 September 2022** at 23:59 CET. Entries received after this date and time will not be entered into the second prize draw. Two winners will be selected from this prize draw.

- 3.1.3. Investments included in the third prize draw must be made between Monday, **19 September 2022** at 00:00 CET and Sunday, **25 October 2022** at 23:59 CET. Entries received after this date and time will not be entered into the Third Prize Draw. Two winners will be selected from this prize draw.
- 3.1.4. Investments included in the fourth prize draw must be made between Monday, **26 September 2022** at 00:00 CET and Sunday, **2 October 2022** at 23:59 CET. Entries received after this date and time will not be entered into the fourth prize draw. Two winners will be selected from this prize draw.

4. PRIZE

- 4.1. The prize for each prize draw will consist of a bonus of five hundred euros (500 €) to be added to the winner's User Account.
- 4.2. There will be a total of eight (8) prizes, two for each of the four (4) prize draws held in accordance with these Terms.
- 4.3. Each prize is non-exchangeable, non-transferable, and not redeemable for other prizes.
- 4.4. The winners may reject the prize. If the prize is rejected by any of the winners, they will not be offered any alternative.

5. WINNER SELECTION

- 5.1. The winners will be drawn at random by an automated process or a process which will be conducted or supervised by an independent person from all correct and eligible entries received.
- 5.2. For each prize draw, a digital file will be prepared to contain all the entries that meet the requirements and/or conditions of these Terms. For example, if a User deposits and invests 1 500 euros, during a week of the campaign period, this counts as three (3) entries to that week's prize draw.
- 5.3. For each prize draw, there will be two prize winners. Entrants cannot win more than one prize during the Campaign.
- 5.4. Each prize draw will take place on the following business day after each end of the period as described in clause 3.1.
- 5.5. All Investments of entrants will be included in all the weekly prize draws, taking into account the restriction in clause 5.2.

6. WINNER ANNOUNCEMENT AND NOTIFICATION

- 6.1. The winner agrees that details of the winner (name and/or last name, and country) will be posted on Lendermarket's website (www.lendermarket.com) and/or on the platform's social media accounts (<https://www.facebook.com/lendermarket/>), (<https://www.instagram.com/lendermarket/>) (<https://twitter.com/lendermarket>) and (<https://www.linkedin.com/company/68295269>). Failure by the winner to agree in accordance with this condition shall result in the prize being withdrawn immediately.
- 6.2. Each winner will be notified within two (2) business days after each prize draw's end date either by text message, email, or telephone to the contact details provided in Lendermarket's User Account.
- 6.3. If a winner does not respond within fourteen (14) calendar days of being notified, Lendermarket is entitled to select another winner in accordance with the process described in clause 7.

7. CLAIMING THE PRIZE

- 7.1. If Lendermarket does not receive confirmation that the winner accepts this prize, Lendermarket reserves the right to withdraw the prize.
- 7.2. If a winner rejects their prize, the winner's prize will be forfeited and the Lendermarket shall be entitled to select another winner.
- 7.3. If the User fails to claim the prize within the time limit or fails to comply with any other instructions or time limits notified to you or provides us with incorrect or fraudulent information, the User forfeits the right to the prize. Lendermarket shall then select an alternative winner.
- 7.4. The prizes for the winners will be added to the winner's account within 5 days after notifying each winner.

8. TAXATION

- 8.1. The eligible User shall be fully responsible for the calculation and payment of all taxes arising from this Campaign and the prize obtained. Prize will be added to the User Account in gross amount and will be paid without any deduction or withholding for or on account of any tax unless required by law.

9. TERMINATION AND UPDATES TO TERMS AND CONDITIONS

- 9.1. Lendermarket reserves the right to suspend or terminate User Accounts or deny any payment of prize if any activity is believed to be abusive, fraudulent, or does not comply with any of these Terms or any other agreements that apply to Users.
- 9.2. Lendermarket may suspend or terminate the Campaign or a User's ability to participate in it at any time for any reason.
- 9.3. Lendermarket may, at its sole and absolute discretion, amend these Terms or terminate the cashback campaign unilaterally.
- 9.4. If Lendermarket, at its sole discretion, believes that the eligible User uses the User Account for the primary purpose of collecting the prize, and not to use the services of Lendermarket, the User will be disqualified from this Campaign and will not be eligible for its rewards.

10. MISCELLANEOUS

- 10.1. Any dispute or claim arising out of these terms, or its subject matter or formation (including non-contractual disputes or claims) shall be governed by these terms and by the Rules of the Platform that have been published on the Platform at the moment when participating in this cashback campaign.
- 10.2. The organiser of the Campaign is Lendermarket Limited, a private company limited by shares, registered in the Republic of Ireland under the registration number 585178, located at 77 Sir John Rogerson's Quay, Block C, Dublin, D02 VK60, Ireland. Any questions related to the Campaign shall be submitted by email: support@lendermarket.com.