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LENDERMARKET LIMITED'S CASHBACK CAMPAIGN TERMS AND CONDITIONS

1. INTRODUCTION

Lendermarket offers the opportunity to earn rewards by depositing and investing at Lendermarket. By participating in this cashback campaign, Users agree to these terms as outlined herein, and are consistent with 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 the present Terms.

2. PERIODS OF THE CAMPAIGN

- 2.1. ("**Campaign Period**") from 21 March 2023 at 00:01, GMT+1 - 27 May 2023 at 23:59 GMT+1 (both inclusive).
- 2.2. ("**Depositing Period**") from 21 March 2023 at 00:01, GMT+1 - 27 March 2023 at 23:59 GMT+1 (both inclusive).
- 2.3. ("**Lending Period**") from 21 March 2023 at 00:01, GMT+1 - 27 May 2023 at 23:59 GMT+1 (both inclusive).

3. ELIGIBILITY CRITERIA

- 3.1. The user is entitled to the Cashback Bonus if all the following conditions are satisfied:
 - 3.1.1. The User has made new investments during the investing period from newly deposited funds deposited during the campaign period ("**Participations**") in the Listed Loan(s) with a maturity between 180 days to 3,012 days on **loans exclusively from Creditstar Group**.
 - 3.1.2. The minimum euro amount of Participations acquired by the User during the depositing period shall be € 500 (five hundred euro) in total.
 - 3.1.3. The user has not withdrawn any funds from their investor account during the campaign period and/or during the Lending period.
- 3.2. By entering this Campaign, the User agrees to accept and to be legally bound by these Terms and Conditions.

4. CALCULATION OF CASHBACK BONUS

- 4.1. The cashback bonus is calculated automatically for each User who meets the eligibility criteria as defined in Section 3.1.
- 4.2. Taking into account Section 3.1., the Cashback bonus is calculated based on the maturity levels of the Participations acquired:
 - 4.2.1. Loans with maturity between 180 days to 389 days – 2% (two point zero percent);
 - 4.2.2. Loans with a maturity of 390 days and longer – 3% (three point zero percent).
- 4.3. The basis for calculation is the principal amount of the Listed Loan.
 - 4.4. For example, a User acquired a Listed Loan by Creditstar group by entering into a Limited Recourse Loan Agreement on 21.03.2023 with a maturity of 390 days by making available € 8 000 to one of Creditstar Group's subsidiaries is entitled to the cashback bonus of:

$$8\,000 \times 3\% = \text{€ } 240$$
- 4.5. Deposits on Lender Account are not included within the calculation, i.e. the basis for cashback bonus is calculated only based on acquired Participations.
- 4.6. The User will receive the cashback bonus if all conditions set in these Terms have been fulfilled.

- 4.6.1. If the User withdraws any funds from their investor account, deposited before or during the campaign period, the bonus will not be granted as it will not comply with clause 3.1.3.
- 4.7. The cashback bonus is limited to € 5,000 (five thousand euro) per User.
- 4.8. The cashback bonus is paid by the Loan Originator based on the calculation provided by Lendermarket which acts as an intermediary and remunerates the User on behalf of the Loan Originator by depositing electronic funds equivalent to the Cashback into the Lender Account of the User.
- 4.9. The cashback bonus is paid to Users by 7th of June, 2023.
- 4.10. These terms do not alter or anyway limit the use or terms of referral campaigns and affiliate bonus programs.

5. TAXATION

- 5.1. The eligible User shall be fully responsible for the calculation and payment of all taxes arising from the cashback bonus obtained as a result of their participation in the cashback campaign. All Bonuses will be paid without any deduction or withholding for or on account of any Tax unless required by law.

6. TERMINATION AND UPDATES TO TERMS AND CONDITIONS

- 6.1. Lendermarket reserves the right to suspend or terminate Lender Accounts or deny any cashback bonus if we notice any activity that we believe is abusive, fraudulent, or does not comply with any of these Terms or any other agreements that apply to Users.
- 6.2. Lendermarket may suspend or terminate the cashback campaign or a User's ability to participate in it at any time for any reason.
- 6.3. Lendermarket may, in our sole and absolute discretion, amend these Terms or terminate the cashback campaign unilaterally.
- 6.4. If Lendermarket, at its sole discretion, believes that the eligible User has created an account for the primary purpose of collecting the cashback bonus, and not using the services of Lendermarket, the User will be disqualified from this cashback campaign and will not be eligible for its rewards.
- 6.5. Lendermarket may review the payment information of the eligible User if it will suspect a breach of these terms.

7. MISCELLANEOUS

- 7.1. 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.

If you have any questions about how to enter or in connection with the cashback campaign, please send an email to support@lendermarket.com.