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CREDITSTAR GROUP'S CASHBACK CAMPAIGN TERMS AND CONDITIONS

1. INTRODUCTION

Lendermarket and Creditstar Group offer 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 14th April 2023 at 00:01, GMT+1 - 2nd 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 campaign period (**"Participations"**) in the Listed Loan(s) with a maturity between 0 days to 92 days exclusively on loans from CreditStar Group.
 - 3.1.2. The minimum euro amount of Participations acquired by the User shall be at least €2,000 (two thousand) in total.
- 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. The Cashback bonus is calculated based on the date of acquisition of Participations:
- 4.2.1. Loans with maturity between 0 days to 92 days **acquired between the 14th of April and the 19th of April** (both inclusive) – **2.5%** (two point five percent);
 - 4.2.2. Loans with maturity between 0 days to 92 days **acquired between the 20th of April and the 2nd of May** (both inclusive)– **2%** (two point zero percent);
- 4.3. Deposits on Lender Account are not included within the calculation, i.e. the basis for cashback bonus is calculated only based on acquired Participations.
- 4.4. The User will receive the cashback bonus if all conditions set in these Terms have been fulfilled.
- 4.5. 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.
- 4.6. The cashback bonus is paid to Users by the 30th of June 2023.
- 4.7. 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.