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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**") The duration of this campaign is from the 13th of December, 2023 at 00:01, GMT+1 until the 6th of April, 2024 at 23:59 GMT+1 (both inclusive).
- 2.2. ("**New Investments Period**") The user has acquired participations from existing or newly deposited funds from the 13th of December, 2023 at 00:01, GMT+1 until the 31st of December, 2023 at 23:59 GMT+1 (both inclusive).
- 2.3. ("**No Withdrawal Period**") The user will not withdraw any funds from their investor account from the 13th of December, 2023 at 00:01, GMT+1 until the 29th of February, 2024 at 23:59 GMT+1 (both inclusive).
- 2.4. ("**Bonus Pay Day**") is by the 6th of April, 2024. 00:01, GMT+1, 2024.

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 invested into any of our Listed Loan(s) on Lendermarket during the New Investments Period referred to as "Participations". Participations can be acquired via newly deposited funds or the pre-existing Available Balance (New Deposits, Pre-Existing Funds, Pending Payments, etc).
 - 3.1.2. The minimum Participation during the new investments period is 500€ (five hundred euro) and can be made up of single or multiple investments.
 - 3.1.3. The user has not withdrawn any funds from their investor account during the No Withdrawal Period.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.
- 4.2. Taking into account Section 3. The Cashback bonus is calculated based on the Participations amount. For example, a User who invested €1000 per New Investment Period and met other campaign terms and conditions is eligible for €20 cashback bonus.
- 4.3. Deposits are not included within the bonus calculation, i.e. the basis for cashback bonus is calculated only based on eligible Participations.
- 4.4. The User will receive the cashback bonus if all conditions set in these Terms have been fulfilled.
 - 4.4.1. If the User withdraws any funds from their investor account, deposited before or during the lending period, the bonus will not be granted as it will not comply with clause 3.1.3.
- 4.5. The cashback bonus is limited to € 1,000 (one thousand) per User.
- 4.6. 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.
- 4.7. The cashback bonus will be paid to Users on the 6th April, 2024.
 - 4.8. 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.