

Document version: 1.0
Applicable as of: 06.05.2024

LENDERMARKET LIMITED'S 5TH ANNIVERSARY 2,5% 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 and conditions as outlined herein. The terms and conditions herein, shall have the same meaning as described in the Rules of the Platform unless the context otherwise requires or are denoted differently in the present Terms and Conditions.

2. PERIODS OF THE CAMPAIGN

- 2.1. **("Campaign Period")** The duration of this campaign is from the 6th of May, 2024 at 00:01, GMT+1 until the 17th of August, 2024 at 23:59 GMT+1 (both inclusive).
- 2.2. **("Depositing Period")** from the 6th of May, 2024 at 00:01, GMT+1 until the 9th of June, 2024 at 23:59 GMT+1 (both inclusive).
- 2.3. **("New Investments Period")** from the 6th of May, 2024 at 00:01, GMT+1 until the 9th of June, 2024 at 23:59 GMT+1 (both inclusive).
- 2.4. **("No Withdrawal Period")** The user will not withdraw any funds from their investor account from the 6th of May, 2024 at 00:01, GMT+1 until the 6th of August, 2024 at 23:59 GMT+1 (both inclusive).
- 2.5. **("Bonus Pay Day")** is to be by the 17th of August, 2024. 00:01, GMT+1, 2024.

3. ELIGIBILITY CRITERIA

- 3.1. The user qualifies for 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 depositing period (**"Participations"**) in any of the Listed Loan(s) on the Lendermarket platform.
 - 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 The user has not withdrawn any funds from their investor account during the No Withdrawal Period.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 and paid automatically to 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 made a new deposit of €5000 (five thousand euro) and acquired a Listed Loan on the 10th of May 2024 by making available € 5000 (five thousand euro) to a Loan Originator, and have not withdrawn any funds (new and old investments) until the 6th of August, 2024 (inclusive) is entitled to the campaign bonus of: €125.
- 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 out in these Terms and Conditions have been fulfilled.
 - 4.4.1. The User will receive the campaign bonus if all conditions set out in these Terms and Conditions have been fulfilled.
 - 4.4.2. *If the User withdraws any funds from their investor account, deposited before or during the No Withdrawals 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 campaign bonus is paid by Lendermarket and Creditstar 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 calculated in accordance with the Terms and Conditions of the campaign offer into the Lender Account of the User.
- 4.7. The cashback bonus will be paid to Users by the 17th of August, 2024.
- 4.8. These terms and conditions do not alter or anyway or limit the terms and conditions of referral campaigns and affiliate bonus programs.

5. DETAILS OF PRIZE DRAW PARTICIPATION

- 5.1. The 5th anniversary cashback campaign will additionally feature five prize draws, each corresponding to specific weeks as detailed in paragraph 5.5 of this document.
- 5.2. Investors who meet the depositing and investing terms of the 5th anniversary cashback campaign will automatically be entered into a prize draw based on their deposit and investment dates during the respective prize draw period. To qualify for a specific prize draw, investors must fully invest newly deposited funds within the designated prize draw week.
- 5.3. Participants may enter multiple times, with each entry meeting the criteria outlined in section 5.2.
- 5.4. Each Prize Draw will result in the selection of one winner. The prize amount for each Prize Draw is €300.
- 5.5. The Campaign includes five Prize Draws:
 - 5.5.1. The first Prize Draw starts on the 6th of May, 2024 at 00:01, GMT+1 and ends on the 12th of May, 2024 at 23:59 GMT+1. The winner announcement and bonus allocation by May 19th, 2024 (inclusive).
 - 5.5.2. The second Prize Draw starts on the 13th of May at 00:00, GMT+1 and ends on the 19th of May, 2024 at 23:59 GMT+1. The winner announcement and bonus allocation by the 26th of May (inclusive).
 - 5.5.3. The third Prize Draw starts on the 20th of May, 2024 at 00:01, GMT+1 and ends on the 26th of May, 2024 at 23:59 GMT+1. The winner announcement and bonus allocation by the 2nd of June (inclusive).
 - 5.5.4. The fourth Prize Draw starts on the 27th of May, 2024 at 00:01, GMT+1 and ends on the 2nd of June, 2024 at 23:59 GMT+1. The winner announcement and bonus allocation by the 9th of June (inclusive).
 - 5.5.5. The fifth Prize Draw starts on the 3rd of June, 2024 at 00:01, GMT+1 and ends on the 9th of June, 2024 at 23:59 GMT+1. The winner announcement and bonus allocation by the 16th of June (inclusive).
- 5.6. Winners will be notified via email. Participants agree that should they become winners that their first name and their Country may be published in Lendermarket's public communication channels (e.g., blog articles, campaign landing pages, social media, and email etc cetera).
- 5.7. Winners will be selected at random from all of the other eligible entries.
- 5.8. Prizes will be credited directly to the winners' investor accounts.

6. TAXATION

- 6.1. Users shall be fully responsible for the calculation and payment of all taxes arising from the cashback bonus paid to them for their participation in the cashback campaign and Prize Draw. All Bonuses will be paid without any deduction or withholding for or on account of any Tax unless required by law.

7. TERMINATION AND UPDATES TO TERMS AND CONDITIONS

- 7.1. Lendermarket reserves the right to suspend or terminate Lender Accounts or deny any cashback bonuses if after investigation it is concluded that there has been activity that we believe is abusive, fraudulent, or does not comply with or is in breach of any of these Terms and Conditions or any other agreements that apply to Users.
- 7.2. Lendermarket may suspend or terminate the cashback campaign or a User's ability to participate in it at any time for any reason.

- 7.3. Lendermarket may, in our sole and absolute discretion, amend these Terms and Conditions or terminate the cashback campaign unilaterally.
- 7.4. 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.
- 7.5. Lendermarket may review the payment information of the eligible User if it will suspect a breach of these terms.

8. MISCELLANEOUS

- 8.1. 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 Conditions and by the Rules of the Platform that have been published on the Platform at the time of this cashback campaign.

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