

**Document version:** 2.0.  
**Applicable as of:** 01.28.2025

## **LENDERMARKET LIMITED'S "Loyal rewards" CAMPAIGN TERMS AND CONDITIONS**

### **1. INTRODUCTION**

Lendermarket is offering a reward of 0.25% on account value to investors. To qualify, you must opt-in during the designated opt-in period and refrain from withdrawing funds during the no withdrawal period. Increasing the account value is not mandatory to qualify, but doing so is encouraged as it may increase the potential bonus. Account value increases may include bonus payments or referral incentives.

### **2. PERIODS OF THE CAMPAIGN**

- 2.1. ("**Campaign Period**") from the 28th of January, 2025 at 00:01, GMT+1 - the 27th of April, 2025 at 23:59 GMT+1 (both inclusive).
- 2.2. ("**Bonus Calculation dates**") 1st calculation day is the 20th of February, 2025. 2nd calculation day is the 20th of March, 2025. 3rd calculation day is the 20th of April, 2025.
- 2.3. ("**No Withdrawal Period**") The User will not withdraw any funds from their investor account from the 28th of January, 2025 at 00:01, GMT+1 - the 21st of April, 2025 at 23:59 GMT+1 (both inclusive).
- 2.4. ("**Bonus Pay Days**") 1st bonus pay day is by the 27th of February 2025. 2nd bonus pay day is by the 27th of March 2025. 3rd bonus pay day is by the 27th of April 2025
- 2.5. ("**Campaign opt-in Period**") from the 27th of January, 2025 at 00:01, GMT+1 - the 16th of February, 2025 at 23:59 GMT+1 (both inclusive).

### **3. ELIGIBILITY CRITERIA**

- 3.1. The User is entitled to the campaign Bonus if all the following conditions are satisfied:
  - 3.1.1. The User has opted-in using the opt-in button found on the Lendermarket platform dashboard during the opt-in period.
  - 3.1.2. The User has not withdrawn any funds from their investor account during the corresponding No Withdrawal Period.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 CAMPAIGN BONUS**

- 4.1. The campaign 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 Campaign bonus is calculated based on the account value during the day of calculation:
- 4.3. For example, a User with an account value of €15,000 (fifteen thousand euros) and has not withdrawn any funds during "No withdrawal period", is entitled to the campaign bonus of: €37.50 (thirty-seven euros and fifty cents);
- 4.4. The User will receive the campaign bonus if all conditions set in these Terms have been fulfilled.
  - 4.4.1. *If the User withdraws any funds from their investor account during the No Withdrawals Period, the bonus will not be granted as it will not comply with clause 3.1.2*
- 4.5. 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 equivalent to the campaign into the Lender Account of the User.

4.6. The 1st bonus pay day is by the 27th of February 2025. 2nd bonus pay day is by the 27th of March 2025. 3rd bonus pay day is by the 27th of April 2025.

4.7. These terms do not alter or anyway limit the use or terms of referral campaigns and affiliate bonus programs.

4.8. The investor may only receive a singular bonus payment as a reward from the campaign, as stipulated per period. An investor is eligible for one bonus payment per calculation period.

## **5. TAXATION**

5.1. The eligible User shall be fully responsible for the calculation and payment of all taxes arising from the campaign bonus obtained as a result of their participation in the 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 campaign 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 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 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 campaign bonus, and not using the services of Lendermarket, the User will be disqualified from this 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 campaign.

If you have any questions about how to enter or in connection with the campaign, please send an email to [support@lendermarket.com](mailto:support@lendermarket.com).