

## **Lendermarket Limited**

### **Polish golden autumn (Złota Polska Jesień) Cashback Campaign**

#### **Terms and Conditions**

Applicable as of	04.09.2025
Version	1.1

## **1. Introduction**

Lendermarket offers the opportunity to earn rewards by investing newly deposited funds or increasing account value through bonus payments or other incentives ("Bonus Campaign"). Participation in the Campaign is strictly limited to individuals who are Polish tax residents and/or hold valid Polish identification documents ("**User(s)**"). By participating in this Bonus Campaign, Users agree to these terms and conditions 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 and Conditions.

## **2. Calculation of the Campaign Bonus**

- 2.1. The campaign bonus is a round calculated automatically for each User who meets the eligibility criteria as defined in Section 4.1.
- 2.2. Taking into account Section 4.1, the cashback is calculated based on the total amount of investments made from newly deposited funds during the Campaign Period ("Campaign Period"), using the following tiers:

<b>Investments Using Newly Deposited Funds</b>	<b>Bonus</b>
€500 – €4,999	0.25% cashback bonus, plus €50.00 fixed bonus
€5,000 – €9,999	0.5% cashback bonus, plus €75.00 fixed bonus
€10,000 – €24,999	0.75% cashback bonus, plus €100.00 fixed bonus
€25,000 – €99,999	1.00% cashback bonus, plus €150.00 fixed bonus
€100,000 or more	1.25% cashback bonus, plus €250.00 fixed bonus

- 2.3. The User will receive the Campaign Bonus if all conditions set in these Terms and Conditions have been fulfilled. If a User makes multiple deposits during the Campaign Period, their total invested amount from all eligible deposits is automatically tracked and aggregated.

- 2.4. For example, if a User opts into the Campaign and makes a deposit of €2,000, which is fully invested into Listed Loans by entering into an Assignment Agreement during the Campaign Period, the User would qualify for a cashback bonus of €55.00 (0.25% of €2,000 = €5.00, plus a fixed bonus of €50.00). If the User later invests an additional €3,000 during the Depositing Period, their total eligible investment becomes €5,000. This qualifies for the higher tier, and the bonus is recalculated accordingly, resulting in a total bonus of €100 (0.5% of €5,000 = €25.00, plus a fixed bonus of €75.00). The User shall receive the bonus as a single payment by the 1st of December, 2025.
- 2.5. The Campaign Bonus will be paid to Users by the 1st of December, 2025.
- 2.6. These terms do not alter or anyway limit the use or terms of referral campaigns, affiliate bonus programs or any other campaigns.
- 2.7. The investor may only receive a singular bonus payment as a reward from the campaign, as stipulated.

### 3. Periods of the campaign

- 3.1. ("**Campaign Opt-In Period**") from the 1st of September, 2025 at 00:01, GMT+1 - to the 21st of September, 2025 at 23:59 GMT+1 (both inclusive).
- 3.2. ("**Campaign Period**") from the 1st of September, 2025 at 00:01, GMT+1 - to the 1st of December, 2025 at 23:59 GMT+1 (both inclusive).
- 3.3. ("**Depositing Period**") from the 1st of September, 2025 at 00:01, GMT+1 - to the 21st of September, 2025 at 23:59 GMT+1 (inclusive).
- 3.4. ("**Investing Period**") from the 1st of September, 2025 at 00:01, GMT+1 - to the 21st of September, 2025 at 23:59 GMT+1 (inclusive).
- 3.5. ("**No Withdrawal Period**") from the 1st of September, 2025 at 00:01, GMT+1 - to the 30th of November, 2025 at 23:59 GMT+1 (inclusive).
- 3.6. ("**Bonus Pay Day**") is by the 1st of December, 2025.

### 4. Eligibility criteria

- 4.1. The User is entitled to the Campaign Bonus if all the following conditions are satisfied:
  - 4.1.1. The user has opted into the campaign during the Campaign Opt-in Period. Opting in to the "Polish golden autumn (Złota Polska Jesień) Cashback Campaign" through the investor dashboard is required in order to be eligible for the campaign. Participation is achieved by making new investments during the investing period using newly deposited funds or from increased account value funds during the depositing period. These actions qualify as "Participations" in any of the [Listed Loans](#) available on the Lendermarket platform.
  - 4.1.2. The minimum Participation during the new investments period is 500€ (five hundred euro) and can be made up of single or multiple investments.
  - 4.1.3. The User has not withdrawn any funds from their investor account during the No Withdrawal Period.
- 4.2. By entering this Bonus Campaign, the User agrees to accept and to be legally bound by these Terms and Conditions.

### 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 campaign. All Campaign Bonuses will be paid without any deduction or withholding for or on account of any taxations 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 and Conditions or any other agreements that apply to Users.
- 6.2. Lendermarket may suspend or terminate the Bonus 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 and Conditions 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).