

Lendermarket Limited Lucky Number Bonus Campaign

Applicable as of	11th of November, 2025
Version	1.0

Terms and Conditions

1. Introduction

Lendermarket offers the opportunity to earn a bonus by investing newly deposited funds. By participating in this campaign, Users agree to these Terms as outlined herein, which apply alongside 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 these Terms.

2. Periods of the campaign

- 2.1. ('Opt-In Period') from 11 November 2025 at 00:01 UTC to 21 November 2025 at 23:59 UTC (both inclusive).
- 2.2. ('Campaign Period') from 11 November 2025 at 00:01 UTC to 2 March 2026 at 23:59 UTC (both inclusive).
- 2.3. ('Depositing Period') from 11 November 2025 at 00:01 UTC to 21 November 2025 at 23:59 UTC (both inclusive).
- 2.4. ('Investing Period') from 11 November 2025 at 00:01 UTC to 21 November 2025 at 23:59 UTC (both inclusive).
- 2.5. ('No Withdrawal Period') from 11 November 2025 at 00:01 UTC to 2 March 2026 at 23:59 UTC (both inclusive).
- 2.6. ('Bonus Pay') The bonus will be credited by 12 March 2026 at 23:59 UTC.

3. Eligibility criteria

- 3.1. The User will receive a fixed €111 bonus if all conditions set in these Terms have been fulfilled.
- 3.1.1. The User has opted into the campaign by activating the offer via their investor dashboard during the Opt-In Period.
- 3.1.2. The User deposits New Funds totalling at least €11 111 via card or bank transfer during the Depositing Period. Multiple deposits may be made, provided the total of New Funds equals or exceeds €11 111.
- 3.1.3. The User invests at least €11 111 from those newly deposited funds into any of the Listed Loans available on the Platform during the Investing Period.
- 3.1.4. The User does not withdraw any funds from their Lendermarket account during the No Withdrawal Period.
- 3.2. Each eligible User who meets the eligibility criteria may receive only one €111 bonus during this campaign, regardless of the total deposited or invested amount.
- 3.3. These Terms do not alter or in any way limit the use or terms of referral campaigns, affiliate bonus programmes, or any other campaigns.
- 3.4. By entering this campaign, the User agrees to accept and to be legally bound by these Terms and Conditions.



3.5. The bonus is credited to the User's Available Balance by the 12th of March 2026 at 23:59 UTC.

4. Taxation

4.1. 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 Bonuses will be paid without any deduction or withholding for or on account of any Tax unless required by law.

5. Termination and updates to terms and conditions

- 5.1. Lendermarket reserves the right to suspend or terminate Investor 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.
- 5.2. Lendermarket may suspend or terminate the campaign or a User's ability to participate in it at any time for any reason.
- 5.3. Lendermarket may, in our sole and absolute discretion, amend these Terms or terminate the campaign unilaterally.
- 5.4. 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.
- 5.5. Lendermarket may review the payment information of the eligible User if it will suspect a breach of these terms.

6. Miscellaneous

6.1. 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 <u>Rules of the Platform</u> 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.

Lendermarket Limited provides services regulated under Regulation (EU) 2020/1503 (the Crowdfunding Regulation) as well as services not covered by the Crowdfunding Regulation. For more information, please read our <u>Services Statement</u> and the <u>Risk Disclosure Statement</u>.