



Lendermarket Limited

Let Lendermarket Pay for Your Christmas Bonus Campaign

Applicable as of	22nd of December 2025
Version	1.1

Terms and Conditions

1. Introduction

Lendermarket offers the limited-time opportunity to earn a cashback bonus (the "Bonus") by investing newly deposited funds via Campaign-specific Auto Invest portfolio(s). By participating in this "Let Lendermarket Pay for Your Christmas" Bonus Campaign (the "Campaign"), Users agree to these Terms and Conditions ("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. During the Campaign Period, Lendermarket may, at its sole discretion, make available promotional codes ("Promo Code") that grant additional bonus benefits to eligible Users.

2. Periods of the Campaign

2.1. (**"Campaign Period"**) from 1st December 2025 at 00:01 UTC to 31st December 2025 at 23:59 UTC (both inclusive).

2.2. (**"Bonus Pay"**) The Bonus will be credited by the 7th, 14th, 21st, and 28th of December 2025, and by 4th of January 2026 at 23:59 UTC, for the respective periods of the Campaign.

3. Eligibility criteria

3.1. The User is entitled to receive a Bonus if all of the following conditions are satisfied:

3.1.1 The user has an active and verified Lendermarket account.

3.1.2. The User has opted into the Campaign by activating the offer through their investor dashboard during the Campaign Period.

3.1.3. The User has activated and invested through one or more Campaign-exclusive Auto Invest portfolios, available in fixed terms of 1 year, 2 years, or 3 years, during the Campaign Period. The calculation of the Bonus for such investments is carried out in accordance with Section 4 of these Terms.

3.1.4. During the Campaign Period, the User deposits new monies into their Lendermarket account and invests newly deposited amounts through Campaign-exclusive Auto Invest portfolio(s). Funds that were already on the User's account prior to the Campaign Period may be invested, but do not qualify the User for any Campaign Bonus.

3.1.5. Once a Campaign-exclusive Auto Invest portfolio is activated, its initial settings shall remain unchanged throughout the Campaign Period. Any modification to these settings during the Campaign Period may result in the User being ineligible for the Campaign.

3.1.6. Upon activation, Campaign-exclusive Auto Invest portfolio(s) are added to the User's Auto Invest portfolio list with the highest priority. Users may review or adjust the priority order of their Auto Invest portfolio(s) at any time. The allocation of deposited funds depends on the User's chosen priority order, and funds will be invested according to that order. It is the User's responsibility to ensure that newly deposited funds are directed to the intended Campaign Auto Invest portfolio.

3.1.7. The User does not withdraw any funds from their Lendermarket account during the Campaign Period. Any withdrawal during the Campaign Period shall result in the User being ineligible for the Bonus.

3.1.8. During the Campaign Period, the User may enter a valid Promo Code in the manner specified on the Platform and made available by Lendermarket.

3.2. By entering this Campaign, the User agrees to accept and to be legally bound by these Terms.

4. Bonus Calculation

4.1. The Campaign Bonus is calculated automatically for each User who meets the eligibility criteria set out in Section 3.

4.2. Taking into account Section 3, the Bonus is calculated only on money deposited during the Campaign Period and invested through Campaign-exclusive Auto Invest portfolio(s). Any funds that were already on the User's account prior to the Campaign Period, as well as reinvested funds, repaid principal, or interest, do not qualify for the Bonus.

4.3. The applicable cashback percentage depends on the term of the Campaign Auto Invest portfolio into which the newly deposited funds are invested:

4.3.1. Newly deposited funds invested into a 1-year Campaign-exclusive Auto Invest portfolio: 1.0% cashback.

4.3.2. Newly deposited funds invested into a 2-year Campaign-exclusive Auto Invest portfolio: 2.0% cashback.

4.3.3. Newly deposited funds invested into a 3-year Campaign-exclusive Auto Invest portfolio: 3.0% cashback.

4.4. Example: The User opts into the Campaign offer. On 10th December 2025, the User's 3-year campaign-exclusive Auto Invest portfolio invests €100,000 in total. Of the total invested amount, €10,000 was newly deposited funds during the Campaign Period. The Bonus is therefore calculated on €10,000, resulting in 3% cashback (€300). If the User has also applied a valid Promo Code, an additional Promo Code Bonus (e.g., 2% (€200)) is calculated on the same qualifying amount, resulting in a total bonus of €500 (5.0%). As this investment was made between 7th and 13th December, the €300 Bonus will be credited on 14th December 2025. This example is for illustration purposes only and does not represent a promise of any particular return. The Bonus does not reduce the risk of loss on the underlying investments.

4.5. The Bonus is calculated for the respective periods of the Campaign and credited by the Bonus Pay dates as follows:

4.5.1. Eligible investments made between 1–6 December 2025 will have their corresponding Bonus credited by 7 December 2025.

4.5.2. Eligible investments made between 7–13 December 2025 will have their corresponding Bonus credited by 14 December 2025.

4.5.3. Eligible investments made between 14–20 December 2025 will have their corresponding Bonus credited by 21 December 2025.

4.5.4. Eligible investments made between 21–27 December 2025 will have their corresponding Bonus credited by 28 December 2025.

4.5.5. Eligible investments made between 28–31 December 2025 will have their corresponding Bonus

credited by 4 January 2026.

- 4.6. The User will receive the Campaign Bonus if all conditions set in these Terms have been fulfilled.
- 4.7. The Bonus is credited automatically to the User's Available Balance in euro (EUR).
- 4.8. A valid Promo Code gives the User a Bonus on eligible card deposits made while the Promo Code is valid. Using a Promo Code does not affect any prior deposits or investments. The Promo Code Bonus may be combined with the Campaign Bonus under Sections 4.3–4.7, as illustrated in Example 4.4.
- 4.9. Any Promo Code Bonus shall form part of the total bonus payable under the Campaign. Unless expressly stated otherwise, any Promo Code may be subject to specific conditions, limitations, or terms as communicated on the Platform or in the relevant Campaign marketing materials (e.g., applicable only to card deposits)

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 the Investor's Accounts or deny any Campaign bonus if it notices any activity that Lendermarket reasonably believes is abusive, fraudulent, or does not comply with these Terms or any other agreements applicable to Users. This includes, without limitation, the misuse or abuse of Promo Codes.
- 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 suspects 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.
- 7.2. Campaign Auto Invest portfolio activation alone does not guarantee that all newly deposited funds will be invested, as loan availability may vary in accordance with normal market conditions on the Platform.
- 7.3. These Terms do not alter or in any way limit the use or terms of referral Campaigns, affiliate bonus programmes, or any other Campaigns.

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

Investment in crowdfunding projects entails risks, including the risk of partial or entire loss of the money invested. Your investment is not covered by a deposit guarantee scheme or by an investor compensation scheme.

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 [Services Statement](#) and the [Risk Disclosure Statement](#).

