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## LENDERMARKET LIMITED'S END OF THE YEAR CAMPAIGN TERMS AND CONDITIONS

### 1. INTRODUCTION

Lendermarket offers the opportunity to earn rewards by depositing and investing at Lendermarket. By participating in this campaign, Users agree to these terms 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.

### 2. PERIODS OF THE CAMPAIGN

- 2.1. ("**Campaign Period**") from the 11th of December, 2024 at 00:01, GMT+1 - the 31st of December, 2024 at 23:59 GMT+1 (both inclusive).
- 2.2. ("**Depositing Period**") from the 11th of November, 2024 at 00:01, GMT+1 - the 31st of December, 2024 at 23:59 GMT+1 (both inclusive).
- 2.3. ("**Investing Period**") from the 11th of December, 2024 at 00:01, GMT+1 - the 31st of December 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 11th of December, 2024 at 00:01, GMT+1 - the 28th of February, 2025 at 23:59 GMT+1 (both inclusive).
- 2.5. ("**Bonus Pay Day**") is by the 15th of March 2025.

### 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 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 euro amount of Participations acquired by the User during the depositing period shall be €500 (five hundred euro) in total.
  - 3.1.3. The User has not withdrawn any funds from their investor account during the No Withdrawals Period.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 investments made out of the newly deposited funds amount:
  - 4.2.1. New deposits and investments between €500 and €2,999 (five hundred euro and two thousand nine hundred ninety-nine euro): **0.5% cashback bonus and a fixed bonus of €50.;**
  - 4.2.2. New deposits and investments between €3,000 and €9,999 (three thousand euro and nine thousand nine hundred ninety-nine euro): **1% cashback bonus and a fixed bonus of €100.;**
  - 4.2.3. New deposits and investments between €10,000 and €24,999 (ten thousand euro and twenty and four thousand nine hundred ninety-nine euro): **1,5% cashback bonus and a**

**fixed bonus of €200;**

4.2.4. New deposits and investments equal to or greater than €25,000 (twenty and five thousand euro): **2.5% cashback bonus and a fixed bonus of €500** ;

- 4.3. For example, a User made a new deposit of €1,500 (one thousand five hundred euro) and acquired a Listed Loan by entering into a Limited Recourse Loan Agreement on 20th December 2024 by making available €1,5000 (one thousand five hundred euro) to a Loan Originator, and have not withdrawn any funds (new and old investments) until the 28th of February, 2025 (inclusive), is entitled to the campaign bonus of: €57.50 (fifty seven euro and 50cents);
- 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, 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 campaign bonus is paid by the 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 campaign bonus is paid to Users by the 15th of March 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.

## 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 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).