

Lendermarket Limited
Invite Your Friends to a High-Yield Party
Cashback Campaign
Terms and Conditions

Applicable as of	12th of May, 2025
Version	2.0

1. Introduction

Lendermarket offers the opportunity to earn rewards by referring new investors who deposit and invest funds. 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 Opt-In Period") from the 12th of May, 2025 at 00:01, GMT+1 - to the 30th of June, 2025 at 23:59 GMT+1 (both inclusive).
- 2.2. ("Campaign Period") from the 12th of May, 2025 at 00:01, GMT+1 - to the 30th of June, 2025 at 23:59 GMT+1 (both inclusive).
- 2.3. ("Depositing Period") from the 12th of May, 2025 at 00:01, GMT+1 - to the 30th of June, 2025 at 23:59 GMT+1 (both inclusive).
- 2.4. ("Investing Period") from the 12th of May, 2025 at 00:01, GMT+1 - to the 30th of June, 2025 at 23:59 GMT+1 (both inclusive).
- 2.5. ("No Withdrawal Period") from the 12th of May, 2025 at 00:01, GMT+1 - to the 30th of June, 2025 at 23:59 GMT+1 (both inclusive).
- 2.6. ("Bonus Pay Day") is by the 7th of July, 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 (referrer) has opted into the campaign during the Campaign Opt-In Period. Referred parties are not required to opt in.
 - 3.1.2. A User is considered to have participated only after clicking 'Opt In' to the 'Invite Your Friends to a High-Yield Party' campaign on the investor dashboard. Participation is completed by inviting friends to register and begin investing with freshly deposited funds on Lendermarket during the Investing Period.
 - 3.1.3. Only newly invited friends who do not have an existing Lendermarket account at the time of the invitation are eligible to qualify as valid referrals.
 - 3.1.4. Both referrer and referee have not withdrawn during the "No Withdrawal Period".
- 3.2. By entering this Campaign, the User agrees to accept and 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. The Campaign bonus is calculated based on the newly joined investors who joined Lendermarket using the User's unique referral code and, during the Investing Period, deposited and fully invested at least €500 (five hundred euros) of newly deposited funds.
- 4.2.1. Referred friend investing \geq €500: €50 fixed bonus.
- 4.2.2. Referred friend investing \geq €2,500: €100 fixed bonus.
- 4.2.3. Referred friend investing \geq €7,500: €300 fixed bonus.
- 4.2.4. Referred friend investing \geq €10,000: €500 fixed bonus.
- 4.3. Referred friends who invest less than €500 will not be counted toward the campaign bonus calculation but will still qualify the User for rewards under the standard [referral program](#).
- 4.4. Both the referrer and the referred friend will receive their respective campaign bonuses if all conditions set forth in these Terms have been fulfilled.
- 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. These terms do not alter or any way limit the use or terms of referral campaigns, affiliate bonus programs or any other campaigns.
- 4.7. The investor may only receive a single 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. 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.