

Agreement version: 1.0.

**Applicable as of:** 15.09.2020 **In force as of:** 15.09.2020

## LENDERMARKET LIMITED

### CREDITSTAR GROUP CASHBACK CAMPAIGN TERMS AND CONDITIONS

#### 1. INTRODUCTION

Lendermarket offers the opportunity to earn rewards by depositing and investing at Lendermarket. By participating in the Cashback Campaign, Users agree to these Terms as outlined herein, and consistent with any other terms Lendermarket applies.

The terms used in the Creditstar Group Cashback Campaign Terms and Conditions shall have the same meaning as ascribed in the Rules of the Platform unless the context otherwise requires or indicated differently in the present Terms.

### 2. CASHBACK BONUS

- 2.1. Creditstar Group Cashback Campaign (hereinafter Campaign) is valid from 15 September 2020 until 31 October 2020 (included).
- 2.2. Participation in the Campaign grants any User a right to automatically receive a 2% bonus for Net Deposits made on Lendermarket. Any User has the right to not participate in the Campaign, by notifying Lendermarket in any communication channel.
- 2.3. The 2% Cashback is calculated for new Net Deposits of any amount during the Campaign period. Net Deposits mean the amount of deposits minus the amount of withdrawals within the Campaign period.
- 2.4. The User will receive the Cashback Bonus, if all conditions set in these Terms have been fulfilled, in a single installment within 7 (seven) working days from 31 October 2020.
- 2.5. The Cashback Campaign Bonus is limited to 5,000 EUR.
- 2.6. The Cashback is paid by the Loan Originator based on the calculation provided by Lendermarket which acts as an intermediary and remunerates the User on behalf of Loan Originator by depositing electronic funds equivalent to the Cashback into the Lender Account of the User.
- 2.7. The present Cashback Campaign is compatible with other promotional campaigns.



### 3. TAXATION

3.1. The Participant shall be fully responsible for the calculation and payment of all taxes arising from the Bonus obtained as a result of its participation in the Cashback campaign. All Bonuses will be paid without any deduction or withholding for or on account of any Tax.

# 4. TERMINATION, ELIGIBILITY, AND UPDATES TO THE CASHBACK CAMPAIGN TERMS AND CONDITIONS

- 4.1. Lendermarket reserves the right to suspend or terminate Lender Accounts or deny any Cashback 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.
- 4.2. Lendermarket may suspend or terminate the Cashback Campaign or a User's ability to participate in it at any time for any reason.
- 4.3. Lendermarket may, in our sole and absolute discretion, amend these Terms or terminate the Cashback Campaign unilaterally.
- 4.4. If Lendermarket, at its sole discretion, believes that the Participant has created an account for the primary purpose of collecting the Cashback Campaign Bonus, and not to use the services of Lendermarket, the User will be disqualified from the Cashback Campaign and will not be eligible for its rewards.
- 4.5. In order to be eligible for the Cashback Bonus, the lender has to invest in full the funds deposited within the Cashback Campaign Period.
- 4.6. Lendermarket may review payment and withdrawal information of the Participant if it will suspect a breach of the Lendermarket Cashback Campaign's Terms and Conditions.

#### 5. MISCELLANEOUS

5.1. 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 the Cashback Campaign.