

## **The Mintos Diversification Strategy Cashback Campaign Terms and Conditions**

1. Terms that are capitalised in the present Terms and Conditions of the Campaign have the same meaning as the terms used in the [General Terms and Conditions of the Portal User Agreement](#) unless otherwise indicated in the present Terms and Conditions of the Campaign.
2. The Mintos Diversification Strategy Cashback Campaign (hereinafter – Campaign) is valid from July 11, 2018 to August 12, 2018.
3. During the time frame indicated in Clause 2, any User has the right to participate in the Campaign.
4. Participation in the Campaign grants the User a right to receive a cashback bonus for investments made on the Primary Market via the Mintos Diversification strategy with the predefined Auto Invest portfolio criteria.
5. To participate in the Campaign the User has to create a new Mintos Diversification Strategy with the predefined Auto Invest criteria. The be applicable for the campaign users cannot change any of the criteria for the Auto Invest portfolio. Users may have multiple Diversification strategy portfolios.
6. Cashback is calculated as 1% of any new investments made with the Diversification Strategy using predefined Auto Invest criteria.
7. The User can receive multiple cashbacks by making investments over the duration of the Campaign stated in Clause 2.
8. Cashback is not calculated for:
  - 8.1. Investments made prior to the Campaign through Diversification strategies;
  - 8.2. Investments made through the Diversification Strategy during the Campaign but the Auto Invest predefined portfolio criteria has been changed as stated in Clause 5;
  - 8.3. Users who changed the Diversification Strategy predefined Autoinvest criteria in the Campaign before investing as stated in Clause 5.
9. The cashback is paid in one installment within 6 (six) working days from the investment date, if all terms and conditions set out in this document have been fulfilled.
10. The cashback is paid based on the calculation provided by Mintos.
11. The user is responsible for payment of any taxes (if applicable) for the received cashback.
12. The User has an obligation to immediately stop his/her participation in the Campaign if requested by Mintos in case of suspicion of fraud.

13. Legal relations arising from the Campaign shall be governed by the Terms and Conditions of the Campaign that were published on the Portal at the moment when the User qualified for the Campaign as stated in Clause 5.
14. Mintos has the right to end or change the present Terms and Conditions of the Campaign unilaterally and without individually notifying the User.