

ExpressCredit Botswana Cashback Campaign

Terms and Conditions

1. Terms that are capitalized 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. **ExpressCredit** Cashback Campaign (hereinafter – Campaign) is valid from 14 June 2023 to 30 June 2023.
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 in loans listed EUR of **Expresscredit (Proprietary) Limited** (hereinafter – Lending Company).
5. To participate in the Campaign the User has to enroll in the Campaign on the Campaign page (<https://www.mintos.com/en/campaigns/>). After enrolling the User will see a confirmation message about being successfully enrolled in the Campaign.
6. Cashback is calculated for investments of EUR 100 and more (cumulative) made on the Primary Market (via Custom manual or Custom automated strategies) in the loans of the Lending Company:
 - 6.1. 0.5% for Notes with a remaining term of 12 months 0 days to 24 months 0 days;
 - 6.2. 1% for Notes with a remaining term of 24 months 1 day to 36 months 0 days;
 - 6.3. 2% for Notes with a remaining term of 36 months 1 day and more.
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 on the Secondary Market;
 - 8.2. investments made through Mintos strategies (Mintos Core, Conservative, and High-yield);
 - 8.3. Investments made prior to enrolling in the Campaign as stated in Clause 5;
 - 8.4. users who have not enrolled in the Campaign as stated in Clause 5.
9. The cashback is paid in one installment within 10 (ten) working days from the end of the cashback campaign, if all terms and conditions set out in this document have been fulfilled.
10. The cashback is paid by the Lending Company based on the calculation provided by Mintos. Mintos acts as an intermediary and pays the User on behalf of the Lending Company by depositing electronic funds equivalent to the cashback into the Virtual Account of the User

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 enrolled in 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.