

Program version:	1.8
Date of version:	20.03.2020

## **Refer a Friend Program Terms and Conditions**

1. Terms that are capitalised in the present Terms and Conditions of the Refer a Friend Program have the same meaning as the terms used in the General Terms and Conditions of the Platform User Agreement ([https://www.mintos.com/en/doc/user\\_agreement](https://www.mintos.com/en/doc/user_agreement)) unless indicated differently in the present Terms and Conditions of the Refer a Friend Program.
2. The Refer a Friend Program is valid from March 20, 2020 to December 31, 2020.
3. During the time frame indicated in Clause 2, any Mintos User who is a natural person has the right to participate in the Refer a Friend Program, if the Mintos-generated unique promo code or link (hereinafter – the Code) is available on the User’s Virtual Account.
4. The User is prohibited from using the Code in any way that differs from Mintos’ values or in any other way that may qualify as an unfair commercial practice, as determined at Mintos’ sole discretion. The User is prohibited to use the Code for any kind of commercial activity, e.g. paid promotions including online advertising; public distribution on websites, sharing on sites such as Reddit, Wikipedia, coupon sites, review sites, forums, public groups on social media (but not excluding your private social media), emailing, texting or messaging people you do not know, integrating in browser extensions or using an automated system, script, program, dialer, or bot through any channel to distribute, post or respond to your Referral Code. The User is prohibited from changing, modifying or altering the Code; it is forbidden to place the Code on websites that provide erotic, indecent or deceptive content; on websites that provide gambling or betting services or money-back projects and on websites that offer the upload or download of illegal content - such as BitTorrent sites. If the User has any doubts as to whether his/her activities comply with the Terms and Conditions of the Refer a Friend Program, the User can send an inquiry to [support@mintos.com](mailto:support@mintos.com).
5. Disqualifications. Users will be disqualified from the Mintos Refer a Friend (RaF) bonus if they refer themselves, or any immediate family member or member of their household. All referrals must be new investors to Mintos and cannot have an existing Mintos account. If a User creates an account for the primary purpose of collecting the referral bonus, they will not receive the RaF bonus. Mintos may review payment and withdrawal information if we suspect there is a breach of the Terms and Conditions of the RaF program. If a User is found to be in violation of the rules of the RaF program, they may have their payments suspended at any time. If a User has violated the program's rules, Mintos will remove any RaF-related bonuses accrued from their account and may face suspension from the Mintos referral program.
6. The User has an obligation to immediately stop his/her participation in the Refer a Friend Program if requested by Mintos for any reason, at Mintos' sole discretion.
7. The User receives a reward (hereinafter — the Reward) based on the balance of all outstanding principal amounts of Loans and/or Invoices held by the referred party on the thirtieth (30) day after registration, at 23:59 Eastern European time zone (hereinafter – the Bonus Period). The Reward is paid in EUR, in one (1) installment within 10 working days after the Bonus Period (30 days) has ended, if all conditions and preconditions for the Reward set in Clause 9 have been fulfilled.
8. The Reward shall be calculated after 30 days from the registration date of the respective referred party in the Portal, based on the balance of all outstanding principal amounts (EUR or the equivalent in other currency), total reward up to EUR 1 000 per account **of the**

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**referred party**, of all outstanding principal amounts of loans and/or invoices held by the referred party within the respective Bonus Period as follows:

- 8.1. For the referred party's investment balance of EUR 500 to EUR 999.99 , The User gets a EUR 10 bonus;
  - 8.2. For the referred party's investment balance of EUR 1 000 to EUR 2 499.99, The User gets a EUR 20 bonus;
  - 8.3. For the referred party's investment balance of EUR 2 500 to EUR 4 999.99, The User gets a EUR 30 bonus;
  - 8.4. For the referred party's investment balance of EUR 5000 to EUR 9 999.99, The User gets a EUR 60 bonus;
  - 8.5. For the referred party's investment balance of EUR 10 000 and more, The User gets a bonus of 1% of the total of the outstanding investment amount. The reward for the outstanding investment amount of more than EUR 10 000 at the end of the Bonus Period will not exceed EUR 1 000.
9. For the User to receive the Reward, the following preconditions must be fulfilled:
- 9.1. The User has the right to participate in the Refer a Friend Program and the User has not breached the Terms and Conditions of the Refer a Friend Program;
  - 9.2. The User must be registered on Platform and have his/her identity verified via the Mintos provided solution;
  - 9.3. The referred party is a a natural person who is at least 18 years old;
  - 9.4. The referred party must be registered on the Platform by submitting the Registration Application on the Platform, and has his/her identity verified via the Mintos provided solution and indicating the User's Code in the "Promo Code" field within the timeframe indicated in Clause 2;
  - 9.5. When submitting the Registration Application on the Platform the referred party was not previously registered on the Platform as a User under any email address;
  - 9.6. the User and the referred party are different people .
10. Mintos pays the User the Reward, if all conditions and preconditions for the Reward set in these Terms & Conditions have been fulfilled, within 10 working days after each Bonus Period has passed by depositing electronic funds equivalent to the Reward into the Virtual Account of the User.
11. The Reward shall include all applicable taxes for participation in the Refer a Friend Program and respective taxes (if applicable) shall be covered by the User.
12. The User may refer an unlimited number of referred parties and receive the Reward for each referred party fulfilling the preconditions set in these Terms & Conditions.
13. The Refer a Friend Program cannot be used in conjunction with any other promotion.

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14. Legal relations arising from the Refer a Friend Program shall be governed by the Terms and Conditions of the Refer a Friend Program that have been published on the Portal at the moment when the referred party submitted the Registration Application indicating the User's Code in the "Promo Code" field.
15. Mintos has the right to end or change the present Terms and Conditions of the Refer a Friend Program unilaterally and without individually notifying the User.