MINTOS BONUS TERMS

- 1. Terms that are capitalized herein have the same meaning as the terms used in the <u>Mintos</u> <u>General Terms and Conditions of Platform User Agreement</u>.
- 2. Mintos is entitled to determine at its sole discretion the Investors who qualify for the bonuses mentioned in these bonus terms, and the bonus offer term, including its start and end dates.
- 3. Only Investors who receive a personal bonus offer from Mintos via email and/ or on the Platform, or click a promotional link from one of Mintos' active affiliate partners taking them to the dedicated Mintos bonus website, may qualify for the bonuses.
- 4. The registration and investment on the Platform must be made within the bonus campaign period according to the terms listed in the personal offer or on the dedicated Mintos bonus website. Registrations and amounts invested on the Platform before the bonus offer start date or amounts reinvested during the bonus offer term do not qualify for the bonus and do not count towards the bonus calculation.
- 5. The Investor receives a one-time bonus (hereinafter referred to as "Fixed bonus") in the fixed amount of EUR 50.00 (fifty euros) if the outstanding principal investments (including pending payments, if any) on the Platform in Notes held by the Investor have been increased by at least EUR 1000.00 (one thousand euros) or the EUR equivalent in other currencies within the term set in the personal bonus offer from Mintos.
- 6. The Fixed bonus is paid in EUR, in one installment within 2 (two) business days after the amount of outstanding principal investments defined in Clause 5 is met, to the Investor's Cash Account.
- 7. In addition to the Fixed bonus, the Investor qualifies for an additional 1% (one percent) bonus (hereinafter referred to as "Additional bonus"). The Additional bonus is calculated on the daily average of the Investor's new investments (including pending payments, if any) held on the Platform over a period of 90 days following the bonus offer start date.
- 8. All calculations regarding the Additional bonus are made by Mintos.
- 9. The Additional bonus is paid in EUR, in one installment within 7 (seven) business days after the end of the term mentioned in Clause 7, to the Investor's Cash Account.
- 10. If the Investor is found to be in violation of any provision of the Mintos General Terms and Conditions of Platform User Agreement, Mintos can suspend the payment of the Fixed bonus and/ or the Additional bonus at any time.
- 11. Mintos is entitled, at its sole discretion, to unilaterally:

11.1. suspend, terminate, or change the terms and requirements of these bonus terms, including amounts;

11.2. change these bonus terms, with immediate effect and without giving Investors any prior notice. New versions of these bonus terms are published on the Platform.