

## Creditstar Estonia and Finland 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. **Creditstar Estonia and Finland** Cashback Campaign (hereinafter – Campaign) is valid from 11 to 31 March 2022.
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 **Creditstar Estonia and Finland** (hereinafter – Loan Originator).
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 investment more than EUR 50 made on the Primary Market (via Custom manual or Custom automated strategies) in the loans of Loan Originator:
  - 6.1. 1% for loans with maturity in 6 – 12 months;
  - 6.2. 2% for loans with maturity in more than 12 months.
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 (Diversified, 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 7 (seven) working days from the investment date, if all terms and conditions set out in this document have been fulfilled.
10. The cashback is paid by Loan Originator based on the calculation provided by Mintos. Mintos acts as an intermediary and pays the User on behalf of Loan Originator 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.