MINTOS BWWB 2026 CAMPAIGN BONUS TERMS

Date of version: 24.08.2026

1. Terms that are capitalized herein have the same meaning as the terms used in the Terms and Conditions of Mintos Investment Platform.
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, as well as extra bonuses, if any.
3. Only Investors who receive a bonus offer from Mintos via email and / or on the Platform, or from one of Mintos' active affiliate partners taking them to the Mintos website, and who commence their registration using code INVEST26, may qualify for the bonuses. Investors who have held a Mintos account within the 12 months leading up to the bonus campaign period specified in Clause 4 are not eligible for bonuses under these bonus terms.
4. The registration and investment on the Platform must be made within the bonus campaign period from 24.08.2026 to 30.09.2026, according to the terms listed in the Mintos offer or on the dedicated Mintos' active affiliate offer. Registrations and amounts invested on the Platform before the bonus campaign period start date or amounts reinvested during the bonus campaign period 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") based on the outstanding principal investments (including pending payments, if any), in EUR or the EUR equivalent in other currencies, on the Platform in financial instruments held by the Investor within the term set in the bonus offer from Mintos.
6. To be eligible for the Fixed bonus, the Investor must invest in at least one of the following eligible products available on the Platform: Loans, ETFs, Stocks, Bonds, Crypto ETPs or Real Estate. Investment in Mintos Smart Cash shall not be eligible under these bonus terms.
7. The Fixed bonus shall be calculated based on the outstanding principal investments as of the end of the day on 30.09.2026 (hereinafter referred to as "Campaign End"). For the avoidance of doubt, the bonus tier is fixed as at Campaign End and the Investor is eligible only for the bonus corresponding to the tier reached at Campaign End. Increasing the outstanding principal investments after Campaign End shall not entitle the Investor to a higher bonus, and any decrease in, or failure to maintain, the outstanding principal investments after Campaign End shall not move the Investor to a lower bonus tier but shall instead be subject to Clause 8.

   7.1. only investments that have been fully executed on the Platform by the end of the day on 30.09.2026 shall count towards the bonus calculation. Investments in financial instruments, including but not limited to Bonds and Real Estate, that have been reserved or are otherwise pending execution as of such date shall not be taken into account for the purposes of calculating the Fixed bonus, irrespective of when such investments are subsequently executed.

   7.2. the outstanding principal investments refer to the amount actually invested after deducting any costs or fees incurred in connection with such investment, including but not limited to premiums paid upon acquisition. Any such costs or fees shall not be taken into account for the purposes of calculating the Fixed bonus. For the avoidance of doubt, the Investor must ensure that the outstanding principal investments meet the applicable threshold; the gross amount committed or paid shall not be determinative for eligibility or bonus calculation purposes.

8. The Investor must maintain the outstanding principal investments on the Platform at or above the outstanding principal investments held by the Investor as of Campaign End, at all times until the end of the day on 31.12.2026 (hereinafter referred to as "Holding Period"). For the avoidance of doubt, money held in the Cash Account is not considered invested and does not count towards the Holding Period requirement. Accordingly, any principal repayments, interest, coupons or other returns that are repaid must be reinvested in eligible products so that the outstanding principal investments held by the Investor as of Campaign End continues to be met. If, at any time during the Holding Period, the outstanding principal investments fall below the outstanding principal investments held by the Investor as of Campaign End, whether by withdrawal, transfer to the Cash Account, or otherwise, the Investor shall forfeit the Fixed bonus in full and shall not become eligible for any lower-tier bonus. Investment can be made in one of the eligible products or in multiple eligible products as well. The Fixed bonus is structured as follows:
    - EUR 20.00 (twenty euro) if the outstanding principal investments exceed EUR 1 500.00 (one thousand five hundred euro);
    - EUR 35.00 (thirty five euro) if the outstanding principal investments exceed EUR 2 500.00 (two thousand five hundred euro);
    - EUR 75.00 (seventy five euro) if the outstanding principal investments exceed EUR 5 000.00 (five thousand euro);
    - EUR 175.00 (one hundred seventy five euro) if the outstanding principal investments exceed EUR 10 000.00 (ten thousand euro).
    - EUR 500.00 (five hundred euro) if the outstanding principal investments exceed EUR 25 000.00 (twenty five thousand euro);
9. The Fixed bonus shall be paid in EUR, in single installment, on 15.01.2027 at the latest, to the Investor's Cash Account.
10. The bonus offer cannot be used in conjunction with any other promotion.
11. If the Investor is found to be in violation of any provision of the Terms and Conditions of Mintos Investment Platform, Mintos can suspend the payment of the Fixed bonus at any time.
12. Mintos is entitled, at its sole discretion, to unilaterally:
    12.1. suspend, terminate, or change the terms and requirements of these bonus terms, including amounts;
    12.2. 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.