

MINTOS 2025 EXISTING INVESTOR “DECEMBER CASHBACK 1%” BONUS TERMS

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 (i) receive a bonus offer from Mintos via email and/or when logged-in on the Platform and (ii) have enrolled on [Mintos campaign page](#), may qualify for the bonus under these bonus terms.
Only amounts invested after enrollment count; amounts invested before the Investor's enrollment do not qualify for the bonus and do not count towards the bonus calculation.
4. The new investment must be made within the bonus campaign period from 01.12.2025 to 31.12.2025, according to the terms listed in the Mintos offer.
Amounts (i) invested before the bonus campaign period start date and/ or (ii) reinvested during the bonus offer term do not qualify for the bonus and do not count towards the bonus calculation. Only Investor's funds from new deposits and/ or uninvested money from Cash Account count. For the avoidance of doubt, funds that are withdrawn from Platform's one asset and added to another one (i.e. *Loans* and/ or *Bonds*) within the bonus campaign period, do not qualify for the bonus.
5. To be eligible for the bonus of 1% (hereinafter referred to as “Bonus”), the Investor must invest in at least one of the following investment products available on the Platform's *Primary Market: Loans* and/ or *Bonds*. The total outstanding principal investments must remain invested within the Platform respective assets without any withdrawals until the end of the day on 31.03.2026; repaid funds, if any, have to be continuously re-invested. Investment can be made in one of the mentioned assets or in both as well. Investments in assets *Mintos Smart Cash, ETFs, and Real Estate*, as well as funds from transactions (buy or sell) in the Platform's *Secondary Market* shall not be eligible under these bonus terms.
6. The Investor receives the Bonus from the amount of invested funds (outstanding principal amount and pending principle), in EUR or the EUR equivalent in other currencies, on the Platform in respective financial instruments (i.e. *Loans* and/ or *Bonds*) held by the Investor within the terms set in the bonus offer from Mintos.
7. The Bonus shall be calculated based on the outstanding principal investments in *Loans* and/ or *Bonds* on the Platform's primary market arising from newly invested funds according to the terms listed in the Mintos offer as of the end of the day on 31.03.2026 and shall be paid in EUR, in single installment, till 10.04.2026 at the latest, to the Cash Account.
8. The Bonus shall not exceed EUR 100 (one hundred euro) per Investor.
9. The bonus offer cannot be used in conjunction with any other promotion.
10. 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 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.