

MINTOS NEW YEARS 2024 BONUS TERMS

Date of version: 16.12.2024

1. Terms that are capitalized herein have the same meaning as the terms used in the [Mintos General Terms and Conditions of Platform User Agreement](#).
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 GOALS2025 on or after 16.12.2024, 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 16.12.2024 to 31.01.2025, 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 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") 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. To be eligible for the Fixed bonus, the Investor must invest in at least one of the following investment products available on the Platform: Loans, ETFs, Bonds or Real Estate and the investment must remain in the account without any withdrawals until the end of the day on 31.03.2025. Investment can be made in one of the products or in multiple products as well. The Fixed bonus is structured as follows:
 - EUR 50.00 (fifty euro) if the outstanding principal investments exceed EUR 1000.00 (one thousand euro);
 - EUR 75.00 (seventy five euro) if the outstanding principal investments exceed EUR 2500.00 (two thousand five hundred euro);
 - EUR 100.00 (one hundred euro) if the outstanding principal investments exceed EUR 5000.00 (five thousand euro);
 - EUR 150.00 (one hundred and fifty euro) if the outstanding principal investments exceed EUR 7500.00 (seven thousand five hundred euro);
 - EUR 200.00 (two hundred euro) if the outstanding principal investments exceed EUR 10000.00 (ten thousand euro).
 - EUR 500.00 (five hundred euro) if the outstanding principal investments exceed EUR 20000.00 (twenty thousand euro);

6. The Fixed bonus shall be calculated based on the outstanding principal investments as of the end of the day on 31.01.2025 and shall be paid in EUR, in single installment, on 10.04.2025 at the latest, to the Investor's Cash Account.
7. The bonus offer cannot be used in conjunction with any other promotion.
8. 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 at any time.
9. Mintos is entitled, at its sole discretion, to unilaterally:
 - 9.1. suspend, terminate, or change the terms and requirements of these bonus terms, including amounts;
 - 9.2. 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.