

Mintos Investor Club program
Terms and Conditions

1. Terms that are capitalised in the present Terms and Conditions of the Mintos Investor Club program have the same meaning as the terms used in the General Terms and Conditions of the Platform User Agreement, published on www.mintos.com, unless indicated differently in the present Terms and Conditions of the Mintos Investor Club program.

2. The Mintos Investor Club program is valid from August 14, 2019.

3. During the time frame indicated in Clause 2, only a Mintos User that is accepted in the Mintos Investor Club program has the right to participate in the Mintos Investor Club program, if the Mintos-generated unique referral code and link (hereinafter – the Mintos Investor Club Code) is available on the User's Virtual Mintos Account. The User who has received referral code and link can be a Mintos Investor Club member (hereinafter - the Member).

4. The Member is prohibited:

4.1. to use the Mintos Investor Club Code in any other way that differs from Mintos' values or in any other way that may be qualified as unfair commercial practice, as determined at Mintos' sole discretion;

4.2. to use the Mintos Investor Club Code for any kind of commercial activity, e.g. paid promotions including online advertising; public distribution on websites, sharing on sites such as Reddit, Wikipedia, coupon sites, review sites, forums, public groups on social media (but not excluding your private social media), emailing, texting or messaging people who the Member does not know, integrating in browser extensions or using an automated system, script, program, dialer, or bot through any channel to distribute, post or respond to your Mintos Investor Club Code;

4.4. to place the Mintos Investor Club Code on websites that provide erotic, indecent or deceptive content and/or on websites that provide gambling or betting services or money-back projects and on websites that offer the upload or download of illegal content - such as BitTorrent sites.

4.5. If the Member has any doubts as to whether his/her activities comply with the Terms and Conditions of the Mintos Investor Club program, the Member can send the question to investorclub@mintos.com.

5. Disqualifications.

5.1. The Member will be disqualified from the Mintos Investor Club bonus if they refer themselves, or any immediate family member or member of their household. All referrals must be new investors on Mintos and cannot have an existing Mintos account. If the Member creates

an account for the primary purpose of collecting the referral bonus, they will not receive the bonus.

5.2. Mintos may review payments and withdrawal information if Mintos suspects that there is or could be a breach of the Terms and Conditions of the Mintos Investor Club program.

5.3. If the Member has violated Terms and Conditions of the Mintos Investor Club program:

5.3.1. He/she may have their payments suspended at any time;

5.3.2. Mintos will remove any Mintos Investor Club-related bonuses accrued from their account and may face suspension from the Mintos Investor Club program.

6. The Member has an obligation to immediately stop his/her participation in the Mintos Investor Club program if requested by Mintos for any reason, at Mintos' sole discretion.

7. The referred party (hereinafter – the Referred party) receives a reward (hereinafter — the Referrals reward) based on Refer-a-Friend Program Terms and Conditions, published on www.mintos.com.

8. The Member will receive a reward (hereinafter - the Referrer reward) based on the balance of all outstanding principal amounts of Loans and/or Invoices held by the Referred party on the thirtieth (30) day after the Referred party's registration, at 23:59 Eastern European time zone (hereinafter – the Bonus Period). The Referrer reward and Referrals reward are paid in EUR, in one (1) instalment within 10 working days after the Bonus Period (30 days) has ended, if all conditions and preconditions for the Referrer reward set in Clause 9 of the present Terms and Conditions of the Mintos Investor Club program have been fulfilled.

9. The Referrer reward shall be calculated after thirty (30) days from the registration date of the respective Referred party on the Platform, based on the balance of all outstanding principal amounts (EUR or the equivalent in other currency) of all outstanding principal amounts of loans and/or invoices held by the Referred party within the respective Bonus Period as follows:

9.1. For the Referred party's investment balance of EUR 500 to EUR 999.99, the Member gets a EUR 10;

9.2. For the Referred party's investment balance of EUR 1 000 to EUR 2 499.99, the Member gets a EUR 20;

9.3. For the Referred party's investment balance of EUR 2 500 to EUR 4 999.99, the Member gets a EUR 30;

9.4. For the Referred party's investment balance of EUR 5000 to EUR 9 999.99, the Member gets a EUR 60;

9.5. For the Referred party's investment balance of EUR 10 000 and more, the Member gets a Referrer reward of 1% of the total of the outstanding investment amount;

9.6. For the Referred party's investment balance of at least EUR 10 with which the Referred party becomes an active Mintos investor (hereinafter – the Active referred party), the Member gets an additional EUR 10 (pay-per-active investor);

9.7. The Member receives an extra bonus after joining the Mintos Investor Club program when they have reached a milestones listed below:

- for a milestone of 3 active Referred parties, Member gets a EUR 15,
- for a milestone of 5 active Referred parties, Member gets a EUR 20,
- for a milestone of 10 active Referred parties, Member gets a EUR 50,
- for every additional 10 active Referred parties, Member gets a EUR 100.

10. For the Member and the Referred party to receive the Referrer and Referrals rewards, the following preconditions must be fulfilled:

10.1. The Member has the right to participate in the Mintos Investor Club program and the Member has not breached the Terms and Conditions of the Mintos Investor Club program;

10.2. The Member must be registered on the Platform and have his/her identity verified via the Mintos provided solution;

10.3. The Referred party is a duly registered legal person or a natural person who is at least 18 years old;

10.4. The Referred party is registered on the Platform by submitting the Registration Application on the Platform and indicating the Mintos Investor Club's Code in the "Promo Code" field within the timeframe indicated in Clause 2;

10.5. At the time of submitting the Registration Application on the Platform, the Referred party is not previously registered on the Platform as a Mintos User under any email address;

10.6. The Member and the Referred party are different legal persons or natural persons (or different ultimate beneficial owners, in case the Member or the Referred party is a legal person).

11. Mintos pays the Member and the Referred party the Referrer and Referrals rewards, if all conditions and preconditions for the Referrer and Referrals rewards set in these Terms and Conditions of the Mintos Investor Club program have been fulfilled, within ten (10) working days after each Bonus Period has passed by depositing electronic money equivalent to the Referrer and Referrals rewards into the Virtual Account of the Member and the respective Referred party.

Any conditions which are not mentioned in these Terms and Conditions of Mintos Investor Club program respect to the Referred party, shall be covered in the Refer-a-Friend Program Terms and Conditions.

12. The Referrer and Referrals rewards shall include all applicable taxes for participation in the Mintos Investor Club program and respective taxes (if applicable) shall be covered by the Member and/or the Referred party.

13. The Member may refer an unlimited number of Referred parties and receive the Referrer reward for each Referred party, if the Member is fulfilling the preconditions set in these Terms and Conditions of the Mintos Investor Club program.

14. Activation of the Mintos Investor Club Code means deactivation of the Refer a Friend code based on Refer-a-Friend Program Terms and Conditions, published on www.mintos.com. Ongoing Refer a Friend bonuses that have been activated via Member's Refer a Friend code by the time of the creation of Member's Mintos Investor Club's Code will not be affected. All earned bonuses will be paid out according to the rules described in the Refer a Friend Program's Terms and Conditions.

15. The Mintos Investor Club program cannot be used in conjunction with any other promotion. If the Referred party uses the provided Mintos Investor Club's Code during the registration process on Mintos together with any other promotion, the other codes and the benefits will be disregarded.

17. The Member may receive confidential information from Mintos. It is strictly forbidden to share any part of such information with third parties without the written consent of Mintos.

18. Legal relations arising from the Mintos Investor Club program shall be governed by the Terms and Conditions of the Mintos Investor Club program and that have been published on the Platform at the moment when the Referred party has submitted the Registration Application indicating the Member's Code in the "Invitation code" field.

19. Mintos has the right to end or change the present Terms and Conditions of the Mintos Investor Club program unilaterally and without individually notifying the Member or Referred parties.