MINTOS BONUS TERMS

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- 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 bonus 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, may qualify for the bonuses.
- 4. The registration on the Platform must be made within the bonus campaign period according to the terms listed in the Mintos offer or on the dedicated Mintos' active affiliate offer. The investment on the Platform must be made within 30 days after registration to receive the bonus. 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") in the fixed amount of EUR 15.00 (fifteen euros) if the outstanding principal investments (including pending payments, if any) on the Platform in financial instruments held by the Investor have been at least EUR 1500.00 (one thousand five hundred euros) or the EUR equivalent in other currencies within the term set in the personal bonus offer from Mintos. To be eligible for the bonus, the Investor must invest in at least one of the following investment products available on the Platform: Loans, ETFs, Bonds or Real Estate. Investing in a Smart Cash product does not qualify for the bonus.
- The Fixed bonus is paid in EUR, in one installment within 2 (two) business days after the amount of outstanding principal investments defined in Clause 5 is met, to the Investor's Cash Account.
- 7. The bonus offer cannot be used in conjunction with any other Mintos 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.