

MINTOS "GO-" CODE BONUS TERMS

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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 a code starting with "GO-", 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 the bonus offer are not eligible for bonuses under these bonus terms.
4. The registration on the Platform must be made within the bonus campaign period, according to the terms listed in the Mintos bonus offer on the Platform. 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.
6. 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, Crypto or Real Estate, and the investment must remain invested within the Platform without any withdrawals for an additional period of 90 days after the bonus campaign period has ended. Investment can be made in one of the products or in multiple products as well. Investment in Mintos Smart Cash shall not be eligible under these bonus terms. The Fixed bonus is structured as follows:
 - EUR 5.00 (five euro) if the outstanding principal investments exceed EUR 500.00 (five hundred euro);
 - EUR 15.00 (fifteen euro) if the outstanding principal investments exceed EUR 1 500.00 (one thousand five hundred euro);
 - EUR 25.00 (twenty five euro) if the outstanding principal investments exceed EUR 2 500.00 (two thousand five hundred euro);
 - EUR 60.00 (sixty euro) if the outstanding principal investments exceed EUR 5 000.00 (five thousand euro);
 - EUR 125.00 (one hundred and twenty five euro) if the outstanding principal investments exceed EUR 10 000.00 (ten thousand euro).
 - EUR 350.00 (three hundred and fifty euro) if the outstanding principal investments exceed EUR 25 000.00 (twenty five thousand euro);

7. The Fixed bonus shall be calculated based on the outstanding principal investments as of the end of the last day of the bonus campaign period as specified in the Mintos bonus offer on the Platform. After fulfilling the conditions in Clause 6, the Fixed bonus shall be paid in EUR, in single installment, to the Investor's Cash Account within 10 (ten) business days. For the purposes of the bonus calculation, the following shall apply:
 - 7.1. Only investments that have been fully executed on the Platform by the end of the last day of the bonus campaign period, as specified in the Mintos bonus offer, 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 bonus offer cannot be used in conjunction with any other promotion.
9. 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.
10. Mintos is entitled, at its sole discretion, to unilaterally:
 - 10.1. Suspend, terminate, or change the terms and requirements of these bonus terms, including amounts;
 - 10.2. 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.