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LENDERMARKET LIMITED

REFER AND WIN 1,000€ CAMPAIGN TERMS AND CONDITIONS

1. INTRODUCTION

Lendermarket offers the opportunity to win **three prizes of 1,000€ each**, to three investors by referring friends to invest in the platform. Lendermarket is organizing this campaign called "Refer and win 1,000€" (hereinafter, the "Referral Campaign"), which will be governed by the following terms and conditions (hereinafter, the "Terms and Conditions").

The terms used in the Terms and Conditions shall have the same meaning as described in the Rules of the Platform unless the context otherwise requires or is indicated differently in the present Terms.

2. DEFINITIONS

- **"Participant"** means a User, who has a Lender Account on the Website and who is eligible to share the Referral Link.
- **"Referral Program"** refers to the [ongoing program](#) on the platform that grants users the chance to receive a bonus.
- **"Referral Campaign"** refers to this campaign in particular.
- **"Referral Link"** is a unique link available on a Lender Account that must be used by the Referred Party to create a Lender Account at Lendermarket.
- **"Referred Party"** means any natural or a legal person who has created a Lender Account on the Website and has invested after using the Referral Link.
- **"Winner"** is the investor who has referred a friend who has invested at least 100 (one hundred) €, and has been selected to win the Prize at random by an automated process.

3. HOW TO PARTICIPATE

- 3.1. The Campaign Period is from 16 August 2021 until 30 September 2021 (included).
- 3.2. To participate in the prize draws and be eligible to win the Prize described in clause 5.1:
 - 3.2.1. The Participant has to invite one or more friends using the Referral Link available on a Lender Account that must be used by the Referred Party to create a Lender Account during the Campaign Period.
 - 3.2.2. The Referred Party needs to register and validate his/her identity as a Lender during the Campaign Period.
 - 3.2.3. The Referred Party has to invest at least 100 (one hundred) € on her/his Lendermarket User Account and invest those funds in full until 30 September 2021.
- 3.3. By entering this Campaign, the Participants agree to accept and to be legally bound by these Terms and Conditions.



3.4. By entering the Campaign, the Participants have a chance to win the Prize described in clause number 5.1.

4. ELIGIBILITY TO ENTER

4.1. Participation in the Campaign is restricted to individuals and companies who have registered and validated a User Account at Lendermarket.

4.2. Employees, family members, and friends of Creditstar Group AS, its subsidiary companies, and Lendermarket Limited are excluded from participating in the prize draws and from winning the Prize.

4.3. Lendermarket reserves the right to verify the eligibility of the Participants. Lendermarket may in its absolute discretion disqualify any entries which it feels do not comply with these Terms and Conditions or where any form of bad faith is suspected.

4.4. If Lendermarket, at its sole discretion, believes that the User has created or used an account for the primary purpose of collecting the Prize, and not to use the services of Lendermarket, the User will be disqualified from the Campaign and will not be eligible for the Prize.

4.5. The Referral Campaign is compatible with other promotions offered by Lendermarket or the Loan Originators, including the referral 1% bonus possibility. [Check Referral Program's Terms.](#)

5. PRIZE

5.1. The Prize for each prize draw will consist of a bonus of 1,000 (one thousand) € (the "Prize").

5.2. There will be a total of 3 (three) prizes for three unique Winners.

5.3. Lendermarket will pay the Prize by adding electronic funds equivalent to 1,000 (one thousand) € into the Lender Account after the Winner responds to the notification sent via email (see clause 7.3)

5.4. If the Winners reject the prize, Lendermarket will select another Winner using the same method as described in clause 6.

6. WINNER SELECTION

6.1. The Winners will be selected at random by an automated process or a process that will be conducted or supervised by an independent person from all correct and eligible entries received.

6.2. There will be three prize draws, and they will take place on the following business day after the campaign period ends.

6.3. For each prize draw there will be one prize Winner.

6.4. Every Participant will be eligible to enter the three prize draws but can only win one prize draw.

6.5. For each prize draw a digital file will be prepared to contain all the entries that meet the requirements and/or conditions of these Terms and Conditions. One entry means one Referred Party that meets the requirements in clause 3.2.

6.6. If the Referred party who has been referred by the Winner withdraws his/her funds partially or fully until 30 October, the Prize will be revoked from the Winner's investor account.

7. WINNER ANNOUNCEMENT AND NOTIFICATION

7.1. The Winner agrees that details of the Winner (name and/or last name, and country) will be posted on Lendermarket's website (www.lendermarket.com) and/or on social media



(<https://www.facebook.com/lendermarket>). Failure by the Winner to agree in accordance with this condition shall result in the prize being withdrawn immediately.

7.2. Each Winner will be notified by email within two (2) business days after the prize draw has been done.

7.3. If a Winner does not respond to Lendermarket within seven (7) calendar days of being notified, Lendermarket will be entitled to select another Winner in accordance with the process described in clause 6, and Lendermarket shall be entitled to select another Winner.

8. TERMINATION AND UPDATES TO THE REFERRAL CAMPAIGN TERMS AND CONDITIONS

8.1. The User is obligated to immediately stop their participation in the Referral Campaign if requested by Lendermarket for any reason, at Lendermarket's sole discretion.

8.2. Lendermarket reserves the right to suspend or terminate Lender Accounts or deny the participation in the current campaign if we notice any activity that we believe is abusive, fraudulent, or does not comply with any of these Terms or any other agreements that apply to Users.

8.3. Lendermarket may suspend or terminate the Referral Campaign or a User's ability to participate in it at any time for any reason.

8.4. Lendermarket may, in our sole and absolute discretion, amend these Terms or terminate the Referral Campaign unilaterally and without individually notifying the User. We may not always be able to give you advanced notice of such updates or amendments but, if we modify these Terms, we will always post them on the Lendermarket Website. Continued participation in the Program after any modification shall constitute consent to such modification.

8.5. The Users will be disqualified from the Referral Campaign if they refer themselves. The Referred Parties must be new Lenders to Lendermarket and cannot have an existing registered account.

8.6. Lendermarket, at its sole discretion, believes that the Participant and/or Referred Party created accounts for the primary purpose of collecting the Referral Bonus of the Referral Program and/or the Referral Campaign, the Participant and/or Referred Party will be disqualified from the Referral Campaign and will not be eligible for its rewards.

8.7. Lendermarket may review payment and withdrawal information of the Participant and the Referred Party if it will suspect a breach of the Lendermarket Referral Campaign Terms and Conditions.

8.8. These *Terms and Conditions* together with the *Referral Program's Terms* constitute the entire agreement and understanding between the parties with respect to its subject matter.

9. DATA PROTECTION

9.1. Participants' data will be collected, stored, and processed for the purposes of administering and assessing this Campaign in accordance with the local applicable laws and the EU General Data Protection Regulation (GDPR).

9.2. Lendermarket reserves the right to exchange information and data regarding the Winners with the Promoter's partner and third-party service providers for lawful purposes directly related to this Campaign. That includes, but is not limited to any administrative matters to facilitate the management and organizing of this Campaign.

9.3. Participants may freely exercise their rights to access, rectify, erase, oppose, limit the processing, and to portability by sending an email to Lendermarket at support@lendermarket.com. The deletion of the data necessary to manage the Campaign will automatically make the data subject ineligible to win.



9.4. Lendermarket's Privacy Policy (<https://www.lendermarket.com/site/privacy-policy>) explains how we collect and use personal information in accordance with data protection laws.

10. OTHER RULES

10.1. Lendermarket reserves the right of final interpretation of the Terms and Conditions.

10.2. The invalidity, illegality, or unenforceability of the whole or any part of the Terms and conditions or any Specific Rules does not affect the remainder of these Terms and conditions or any Specific Rules, which will remain in full force and effect.

10.3. In the event of fraud, abuse, and/or an error affecting the proper operation of these prize draws, Lendermarket reserves the right to end or suspend the prize draws.

10.4. In the event of *force majeure* Lendermarket has the right to terminate the Campaign, not select any Winners, and/or not to deliver the prizes to the Winners, giving relevant notice of the occurrence of such event on the Promoter's website www.lendermarket.com.

10.5. Any tax implications that winning the Prize has on the Winner's taxes will be borne by the Winner, thus relieving the Promoter or the Promoter's partner of all liability.

10.6. Unless stated otherwise in the applicable local legislation, these Terms and Conditions (and any claim hereunder whether contractual or non-contractual) shall be governed by the laws of Ireland and every User submits to the jurisdiction of the Irish courts in relation to any dispute under these Terms and Conditions (whether contractual or non-contractual) without prejudice to the right of Lendermarket to bring proceedings in the courts of any country in which a User is a resident.