

GENERAL TERMS AND CONDITIONS OF THE WELCOME CAMPAIGN

1. Organizer of the Welcome Campaign:

1.1. IUVO GROUP OÜ with address Narva Mnt 5, Tallinn City, Harju county, 10117, Estonia, hereinafter referred to as 'iuvo'.

2. Definitions

2.1. **Business day** – any day on which banks in Estonia or the respective EU member state are operating, except Saturdays, Sundays and public holidays.

2.2. **Portal** – means IUVO and the sites created and services by IUVO under a domain name www.iuvo-group.com and allow its Users to use various interactive services offered and operating on these sites.

2.3. **User** – a person registered on the Portal as its user.

2.4. **User's Profile** – the User's personal profile on the Portal, which is automatically created after the User registers on the Portal and is consistently available to the User after entering The User's e-mail address and password on the Portal.

2.5. **Virtual Account** – a separate account provided for each User by the Portal for recording settlements and transactions arising from the User Terms, Assignment Agreement and Loan Agreement.

3. Campaign period:

3.1. From 0:00:00 on 01.06.2021 to 23:59:59 on 31.12.2021.

4. Participants

4.1. Participants in the Campaign may be legally capable individuals and/or legal entities who are registered on the Portal as users and cumulatively meet all requirements below:

4.1.1. The Campaign is valid for investing in loans on primary and/or secondary market, manually and/or automatically. The investments in iuvoUP are not valid for participation in this Campaign.

4.1.2. They have not transferred any funds to their Virtual Account on the Portal before the start of the campaign;

4.1.3. After the start of the campaign, they have transferred funds to their Virtual Account with a single or several transactions at a total amount of at least EUR 100 EUR (one hundred euro) or an equivalent amount in another currency;

4.1.4. The funds under section 4.1.2. have been transferred within a maximum period of 60 (sixty) days from the date of the first transfer, but not later than the end of the campaign;

4.1.5. They are not registered on the Portal as users with another Profile where they have already received a bonus for this or another campaign.

5. Bonus for purchase of additional claims on the Portal ('Bonus'):

5.1. Subject to these General Terms and Conditions, Participants under section 4 shall receive a Bonus for purchase of additional claims on the Portal of 0.75% (zero point seventy-five percent) of the amount under section 5.1.1, but not more than EUR 150 (one hundred and fifty euro) or BGN 300 (three hundred leva);

5.2. The Bonus shall be provided in BGN or EUR, regardless of the currency in which the transfers were made during the specified period.

5.2.1. If the Participant has transferred amounts in different currencies, the Bonus shall be provided in the currency of the last transaction made either in EUR or BGN;

5.2.2. If the Participant has transferred amounts only in currencies different from the currencies under section 5.2, the Bonus shall be provided in EUR.

5.3. The Bonus shall be provided to the Participant's Virtual Account on the Portal after a period of 60 (sixty) days from the date of the first transfer of funds to the Portal, but not later than 7 (seven) business days thereafter.

5.4. The Participant may use the Bonus exclusively to purchase claims on the Portal from primary or secondary market with no limitation as to the type of claims;

5.5. After repayment of the claims purchased under section 5.4, the Participant may use the funds received with no limitations – to purchase other claims or withdraw the money;

5.6. If the Participant makes an order for withdrawal of the provided Bonus, without having fulfilled the conditions under section 5.4, the Organizer shall deduct the provided Bonus from the balance on the Participant's Virtual Account.

5.7. In case that the Participant is entitled to a Bonus under more than one campaign and/or for more than one Profile, including under the Refer-a-Friend Program, the Participant can choose only one Profile and only one campaign for which to receive a Bonus. A Participant may not receive a Bonus for more than one campaign and for more than one Profile.

5.8. The limitations under section 5.7 shall not apply to bonuses received by the Participant in his/her capacity as Referring party under the Refer-a-Friend Program.

5.9. The Participant can choose under which campaign and for which Profile to receive the Bonus by sending an e-mail at the e-mail specified under section 8.3. Otherwise the Participant shall receive the largest Bonus of all possible, and if the Bonuses are of equal value – the Bonus which comes first in time.

6. Campaign mechanism:

6.1. In order to receive a Bonus under section 5, the Participant shall cumulatively meet all requirements below:

6.1.1. The difference between the money transferred and withdrawn by the Participant within a period of 60 (sixty) days from the date of the first transfer to the Virtual Account shall be greater than or equal to EUR 100 (one hundred) or an equivalent amount in another currency;

6.1.2. During the whole period under section 6.1.1 the Participant has used all funds available on his/her Virtual Account to purchase claims (receivables), without the available funds that are below the minimum amount for purchasing a single claim;

6.1.3. Claims may be purchased manually and/or automatically on primary and/or on secondary market at nominal value and/or with a discount. The funds in iuvoUP are

not a subject of this Campaign and the Portal does not owe a bonus to the investor for them;

- 6.1.4. As of the time of their purchase, claims have maximum delay of 45 (forty-five days) days.

7. Liability

7.1. Participation in this Campaign shall be entirely at your own risk and liability. The Organizer shall not be liable for any damages incurred during participation in the Campaign, except if proven to have been caused intentionally.

7.2. The Organizer shall not be liable for failure to ensure participation in the Campaign in the event of occurrence of circumstances that are beyond its control – cases of force majeure, accidental events, problems in providing services that are beyond the control of the Organizer.

8. Additional provisions

8.1. Participant are acquainted with these General Terms and Conditions and by participating in the Campaign, they declare that they agree with them.

8.2. If a Participant does not agree with the General Terms and Conditions, he/she shall not participate in the Campaign.

8.3. Information about the Campaign can be obtained by e-mail at: info@iuvo-group.com.

8.4. The Organizer may amend these General Terms and Conditions at any time. Amendments and supplements shall be effective from the date of their publishing on the Organizer's website at https://www.iuvo-group.com/wp-content/uploads/2021/10/2021.06.01_TC-0.75_Welcome-bonus- EN.pdf

8.5. The Organizer shall have irrevocable right to terminate the Campaign at any time, stating it in accordance with section 8.4, in the event of circumstances beyond its control that impede its further implementation and cannot be remedied.

These General Terms and Conditions shall be effective from 06.10.2021.