

Refer-a-friend program Terms and conditions

1. Organizer of the Refer-a-Friend Program: “**IUVO GROUP**” OÜ, reg. N 14063375, with address of management: Estonia, Narva mnt 5, Tallinn City, Harju County, 1011.
2. The Refer-a-Friend Program is available from May 15, 2017 to July 31, 2017. Iuvo Group has the right to end or change the present terms and conditions of the Refer-a-Friend Program unilaterally and without individually notifying the User and a third party.
3. During the timeframe of the Refer-a-Friend Program, any User of the marketplace www.iuvo-group.com has the right to participate in the Refer-a-Friend Program if they are a registered user on the platform and they have made a deposit of at least 50 EUR (or its equivalent in other currency). In case the same User has more than one account with Iuvo, the User shall be prohibited from using refer-a-friend feature more than once for the same or related person.
4. The Referring party has to notify Iuvo's team by filling in the form on this URL: https://docs.google.com/forms/d/e/1FAIpQLScpzi8Q9jBwXRtfNsVEAsEtLWYIOBS_4ezlEr5Q65bkRj137w/viewform.
5. The Referred party must register, have their account verified by Iuvo's team and make a deposit of at least 50 EUR (or its equivalent in other currency). Also the Referred party must invest the abovementioned sum.
6. When all conditions above are met, the Referring party and the Referred party both receive a cash bonus in their accounts of 25 EUR, depending on the currency of their last deposit. The bonus will be reflected in the accounts within two working days of the registration of the Referred party. The Referring party will receive the amount of 25 EUR (or its equivalent in other currency) for every Referred party that have met the above conditions.
7. If within two months of the registration of the Referred party they increase the deposited amount in their account to above 2500 EUR and invest the amount in Primary or Secondary Market (or its equivalent in other currency), both the Referring party and the Referred party both receive a cash bonus in their accounts of 50 EUR, depending on the currency of their last deposit.
8. All bonus amounts under this Refer-a-Friend program cannot be withdrawn from the users' accounts before being invested on the platform.
9. The User has an obligation to immediately stop his/her participation in the Refer-a-Friend Program if requested by Iuvo Group at its sole discretion.
10. Legal relations arising from the Refer-a-Friend Program shall be governed by the terms and conditions of the Refer-a-Friend Program that were published in the Portal at the moment when the Referred party submitted the Registration Application to Iuvo Group through the Portal. By participating in the program, the Users agree to these Terms and Conditions,

including the provision of their personal data as provided herein and in compliance with all the requirements of the Data Protection Rules. The program organizer reserves the right to change unilaterally these terms and conditions.