



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, referred to hereinafter as "iuvo".
2. The Refer-a-Friend Program is available from October 05, 2017. Iuvo 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 Program. To do so they must be registered users on the platform and have deposited and invested on primary market, including via autoinvest, at least 1000 EUR (or its equivalent in other currency) in current loans or in loans with 1-45 days delay. 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. Description of the steps for participation in The Refer-a-Friend Program:
 - 4.1. The Referring party that wishes to initiate participation in the program has to notify iuvo's team by filling in the form on this URL: <https://fin.iuvo-group.com/refer-a-friend-step-1>, by entering his e-mail and investor ID.
 - 4.2. Afterwards, The Referring party assigns to iuvo to contact the Referred party, explain the conditions for participation in the Program and invite them for registration. For the purpose, the Referring party provides iuvo with names and e-mail address of the Referred party.
 - 4.3. Iuvo then sends an e-mail to the Referred party with invitation for participation in the Refer-a-Friend Program and provides them with the terms and conditions of the Program.
 - 4.4. The Referred party should take part in the program by registering as User, depositing and investing, including via autoinvest, on the primary market at least 1000 EUR (or its equivalent in other currency) in current loans or in loans with 1-45 days delay no later than 2 (two) months after registering.
 - 4.5. In case the Referred party does not initiate even User registration, iuvo might send a reminder e-mail within one month after the e-mail sent under p. 4.3.;
5. The Referred party cannot be a legal entity whose shareholder or representative is the Referring party and vice versa.
6. When all conditions above are met, the Referring party and the Referred party both receive a cash bonus in their accounts of 30 EUR, or its equivalent in other currency depending on the currency of their last deposit. The bonus will be reflected in the accounts within two working days.
7. If within two months of the registration of the Referred party, they increase the deposited amount in their account to above 2500 EUR (or its equivalent in other currency), both the Referring party and the Referred party shall receive a cash bonus in their accounts of 60 EUR, or its equivalent in other currency depending on the currency of their last deposit, which shall be reflected in the accounts within three working days.



8. All bonus amounts under this Refer-a-Friend program cannot be withdrawn from the users' accounts before being invested on the platform. All amounts under p.3, p.4.4 and p.7 of these terms and conditions, must stay invested on the platform for at least 3 months after the receiving of a bonus, so that the party can withdraw the bonus. If a party sends a withdrawal request within the 3-month period, it shall have the right to withdraw all funds from their User account except the bonus amounts.

9. The User is prohibited from using the Refer-a-Friend Program in any way that differs from iuvo's principles and the purpose of the Program- to refer friends to use iuvo's services. The User is prohibited from using the Program in a way that may qualify as misuse of the Program, as determined by iuvo at its sole discretion. For example- if the Referred party registers as User with the sole purpose of receiving a bonus under the Program and not using iuvo's services. In such an event, the party shall not have the right to withdraw the bonus. In case a User has any doubts as to whether his/her activities comply with the Terms and Conditions of the Program, the User may request and wait to receive iuvo's approval by sending an email to info@iuvo-group.com.

10. The User has an obligation to immediately stop his/her participation in the Refer-a-Friend Program if requested by iuvo at its sole discretion.

11. 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 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.

12. The Referred party's personal data will be processed for the purpose described in section 4 above, unless the Referred party accepts the offering and opens a user account or joins the Refer-a-Friend Program. Iuvo may process the personal data of the Referring party and a Referred party who have joined the program to fulfil its contractual obligations under these terms and conditions. Further information on the processing of personal data may be found in iuvo's privacy policy available on web site: [https://www.iuvo-group.com/en/privacy-policy/..](https://www.iuvo-group.com/en/privacy-policy/)

13. Iuvo will not store the received by the Referring party under this Program data of the Referred party after completion of the assignment under 4.3 and/or after expiration the term according to p. 4.5.

These terms and conditions have been amended on 11.01.2019 and are applicable as of 11.01.2019.