

GOLDEN PROGRAM TERMS AND CONDITIONS

1. Organizer of the Golden 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. This Golden Program is available from 01.03.2019. Iuvo has the right to change the present terms and conditions or end the Golden Program unilaterally and without individually notifying the User and/or any third party.
3. During the timeframe of the Golden 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, including via autoinvest, at least 25 000 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 this program more than once.
4. In order to be part of this Golden Program, the User should keep at all times an amount in his account no less than 25 000 EUR (or its equivalent in other currency). In case the amount in his User account decreases below 25 000 EUR (or its equivalent in other currency) the User shall have the right to increase it in term of one month. Iuvo shall not be obligated to send any kind of notification in this regard to the User. In case the User fails to increase the amount up to 25 000 EUR or more in the stated term, he shall lose this right to participate in this Golden program, lose all rights and bonuses arising from it and the rights arising from the Refer-a-Friend Golden Club Program.
5. Bonuses of the Users participating in the Golden Program:
 - 5.1. Deposits- each amount deposited in working days between 09:00-18:00, EET (Eastern European Time), shall be indicated in the User's account no later than 30 (thirty) minutes after depositing. Iuvo cannot influence and shall not be responsible for any delay resulting from interbank transfers.
 - 5.2. Withdrawals- each withdrawal request made during working days between 09:00-18:00, EET (Eastern European Time), shall be approved by iuvo no later than 1 (one) hour after its receipt. However, iuvo cannot influence and shall not be responsible for any delay in respect to the receiving of the amounts by the User, resulting from interbank transfers.
 - 5.3. Information- each User shall receive during working days informative e-mail one day prior the uploading of new loans, the start of new promotion(s), actualization of iuvo's website or on boarding of a new loan originator.
 - 5.4. Invitations and tickets- the User shall receive tickets for participation or invitations to events and introductions of iuvo.
 - 5.5. Online help- the User shall have the right to receive help by iuvo's team in respect to the management of the autoinvest portfolios he has created in respect to their optimization.
 - 5.6. Autoinvest priorit - Prioritize Autoinvest portfolios of investors, participants in the Golden Program, marked with specific Investor level - Gold, to be the first portfolios in the Autoinvest mechanism.
 - 5.7. Autoinvest loans cycle- Autoinvest loans cycle - For investors marked with specific Investor level - Gold, increase the limit of loans invested in with Autoinvest up to 20 for each Autoinvest cycle (compared with 10 for other Autoinvest portfolios).



5.8. Secondary market ordering - When loading the loans on Secondary market page, and after every search, always display the loans sold by investors marked with specific Investor level - Gold on top. If the person searching on secondary market sorts the table with results, the loans from investors marked with specific Investor level will not appear on top after the sorting is applied.

5.9. Secondary market fee - When investors marked with specific Investor level is selling loans on secondary market, a fee of 0.0% or other will apply. For all the other investors the secondary market fee will continue to be 1%.

These terms and conditions have been approved on 02.07.2020