

SILVER PROGRAM TERMS AND CONDITIONS

1. Organizer of the Silver Program is IUVO GROUP OU, reg. N 14063375, with address Narva maantee 5, Tallinn City, Harju County, 1011, Estonia, referred to hereinafter as iuvo.
2. The Silver Program is active as of 22.07.2021 iuvo has the right to unilaterally terminate or change the present terms and conditions of the Silver Program without notifying the User and/or third parties.
3. During the timeframe of the Silver Program any User of the services provided on <https://fin.iuvo-group.com/silver-club-en> has the right to participate in the Program. To do so they must be a registered investor on the platform and have deposited and invested at least 10 000 EUR (or the equivalent amount in another currency) in current loans or loans with a delay of 1 to 45 days on primary market manually and/or automatically and on secondary market in loans with a discount and/or nominal price with current status and/or with a delay of 1 to 45 days. In case the User has more than one registration on iuvo, they can use the Silver Program more than once only if another registration meets the terms of the Program as well.
4. In order to be part of the Silver Program the User must keep an amount no less than 10 000 EUR (or the equivalent in another currency) at all times. In case the amount in the investor account is decreased below 10 000 EUR (or the equivalent in another currency), the User shall lose the right to participate in the Silver Program and to receive benefits from it or other programs connected with it, additional bonuses and/or discounts.
5. Bonuses of the Users participating in the Silver Program:
 - 5.1. Deposits – each amount deposited between 09:00-18:00 EET (Eastern European Time) in working days will be in the investor account within 3 (three) astronomical hours. Iuvo cannot influence interbank transfers and cannot be held accountable for any delays resulting from such.
 - 5.2. Withdrawals – each withdrawal request made between 09:00-18:00 EET (Eastern European Time) in working days will be processed by iuvo within 1 (one) working day after the request is made. Iuvo cannot influence interbank transfers and cannot be held accountable for any delays resulting from such.
 - 5.3. Secondary market fee – the User will be charged 0.5% fee for any sold amount on secondary market.
 - 5.4. The User benefits from preferential terms of the “Refer a Friend” Program.
 - 5.5. The User benefits from preferential terms of other programs organized by iuvo.

The present terms and conditions are in power as of 22.07.2021.