

GENERAL TERMS AND CONDITIONS OF LOYAL INVESTOR CAMPAIGN

1. Organizer of Loyal Investor 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 serviced by IUVO under a domain name www.iuvo-group.com which 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 16.12.2021 to 23:59:59 on 31.01.2022.

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. 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 2,000 (two thousand euro) or an equivalent amount in another currency;

4.1.2. The funds under section 4.1.1 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;

4.1.3. Within a period starting from the first transfer of funds under section 4.1.2 and ending 60 (sixty) days after reaching the minimum amount of funds under section 4.1.1, 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;

4.1.4. The claims (receivables) under section 4.1.3 may be purchased manually and/or automatically on primary and/or on secondary market at nominal value and/or with a discount;

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

4.1.6. Within a period of at least 90 (ninety) days starting at the earliest 90 (ninety) days before the first transfer under section 4.1.2 and ending at the earliest upon expiration of the period under section 4.1.3, the participant has not made orders for withdrawals from his/her Virtual Account;

4.1.7. The funds invested in iuvoUP are not a subject of this Campaign and the Portal does not owe a bonus to the investor for them;

4.2. Participation in the Campaign shall be carried out automatically when the requirements under section 4.1 are met.

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, as follows:

5.1.1. If the amount under section 4.1.1 is EUR 2,000 (two thousand euro), the Bonus shall be 1.5% (one point five percent) of the amount under section 4.1.1, but not more than EUR 500 (five hundred euro);

5.1.2. If the Participant is a member of IUVO GOLD CLUB the Bonus shall be 2.5% (two point five percent) of the amount under section 4.1.1, but not more than EUR 750 (seven hundred and fifty euro);

5.1.3. If the Participant is a member of IUVO SILVER CLUB the Bonus shall be 2% (two percent) of the amount under section 4.1.1, but not more than EUR 500 (five hundred euro);

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 BGN or EUR;

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 the expiration of the period under section 4.1.6, 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 address specified under section 7.3. 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.

5.10. The investments in iuvoUP are not valid for participation in the Campaign and the Portal does not owe a bonus to the investor for them;

6. Liability

6.1. 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.

6.2. 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.

7. Additional provisions

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

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

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

7.4. 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/2021/12/2021.12.16_TC_Loyalty_bonus_IUVO_EN.pdf

7.5. The Organizer shall have irrevocable right to terminate the Campaign at any time, stating it in accordance with section 7.4, in the event of circumstances beyond its control that impede its further implementation and cannot be remedied.

7.6. It is prohibited for the Investor to use the Program "Loyal investor" in a way that is different than the principles of iuvo and the purpose of the Program – namely investing the funds with and the received bonus for the specified periods on primary and/or secondary market. It is prohibited for the Investor to use the Program in a way that can be defined as illicit by the sole discretion of iuvo. If the Investor uses the Program illicitly, their participation in the Program is terminated unilaterally. In case the Investor has doubts whether their actions fulfil the conditions of the program, the Investor can send an inquiry to the following e-mail address: info@iuvo-group.com.

These General Terms and Conditions shall be effective from 16.12.2021.