

GENERAL TERMS AND CONDITIONS OF CAMPAIGN “Loyal bonus”

1. Organizer of “Loyal bonus” 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 websites created and serviced by IUVO under a domain name www.iuvo-group.com which allows its Users to use various interactive services offered and operating on these websites.

2.3. **User** – natural person or legal entity 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 constantly 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.

2.6. The Campaign – the current promotional campaign.

3. Campaign period

3.1. From 0:00:00 on 01.09.2022 to 23:59:59 on 31.10.2022.

4. Participants

4.1. Participants in the Campaign may be legally capable natural persons and/or legal entities who are registered on the Portal as users and cumulatively meet all requirements below:

4.1.1. Users with profile status: Starter – in the Campaign period under section 3.1, have transferred to their Virtual account at once or in separate transactions a sum on the amount of minimum 1 000 EUR (thousand euro) or its equivalent in another currency;

4.1.2. Users with profile status: Silver – in the period of the Campaign under section 3.1, have transferred to their Virtual account at once or in separate transactions a sum on the amount of minimum 2 000 EUR (two thousand euro) or its equivalent in another currency;

4.1.3. Users with profile status: Gold – in the period of the Campaign under section 3.1, have transferred to their Virtual account at once or in separate transactions a sum on the amount of minimum 2 000 EUR (two thousand euro) or its equivalent in another currency;

4.1.4. After meeting the requirements under sections 4.1.1., 4.1.2. or 4.1.3., the User has claimed their participation in the Campaign on the following web address: <https://www.iuvo-group.com/en/loyal-investor>

4.1.5. In a period of 90 (ninety) days after meeting the requirements under sections 4.1.1, 4.1.2, 4.1.3 and 4.1.4., the Participant must have used their positive balance in their Virtual

account entirely and solely for purchasing claims through the Portal, excluding those under section 4.1.9.

4.1.6. In this period, the maximum positive balance the Participant has available in their Virtual account shall not exceed the minimum amount for purchasing claims in the respective currencies stated under section 3.5. of the User Terms of the Portal, available at: www.iuvo-group.com/user-terms/;

4.1.7. The claims under section 4.1.5. can be purchased manually and/or automatically, on primary and/or secondary market, at nominal value and/or with a discount, with a current status and with a delay in repayments up to 45 (forty-five) days;

4.1.8. In the period under section 4.1.5., the Participant shall not order withdrawals from the positive balance in their Virtual account;

4.1.9. Sums under sections 4.1.1., 4.1.2. or 4.1.3 shall not be used for purchasing of claims through iuvoSAVE. Sums used for purchasing of claims through iuvoSAVE are deducted from the sums under sections 4.1.1., 4.1.2. or 4.1.3.

5. **Bonus** for purchasing of additional claims on the Portal ('Bonus'):

5.1. When the current terms are fulfilled by the Participants in p. 4, they receive a Bonus for purchasing of additional claims on the Portal, as follows:

5.1.1. For Participants under section 4.1.1., the Bonus is in the size of 5 % (five percent) per annum, calculated on the amount under section 4.1.1. for the period under section 4.1.5., but no more than 500 EUR (five hundred euro);

5.1.2. For Participants under section 4.1.2., the Bonus is in the size of 8 % (eight percent) per annum, calculated on the amount under section 4.1.2. for the period under section 4.1.5., but no more than 1000 EUR (thousand euro);

5.1.3. For Participants under section 4.1.3, the Bonus is in the size of 8 % (eight percent) per annum, calculated on the amount under section 4.1.3. for the period under section 4.1.5., but no more than 1500 EUR (one thousand and five hundred euro).

5.2. The Participant is informed and agrees with the fact that one year has 365 (three hundred and sixty-five) days for the purposes of the calculation of the Bonus.

5.3. The Bonus shall be provided in EUR or BGN, regardless of the currency in which the transfers were made during the period of this Campaign.

5.3.1. If the Participant has transferred amounts in different currencies, the Bonus shall be provided in the currency of the last transaction made either in EUR or BGN;

5.3.2. If the Participant has transferred amounts only in currencies different than the currencies under section 5.3., the Bonus shall be provided in EUR.

5.4. The Bonus shall be provided to the Participant's Virtual account on the Portal after the expiration of the period under section 4.1.5., but no later than 7 (seven) business days after that.

5.5. 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;

5.6. After repayment of the claims purchased under section 5.5., the Participant may use the funds received with no limitations – to purchase other claims or withdraw the money;

5.7. If the Participant makes an order for withdrawal of the provided Bonus without having fulfilled the conditions under section 5.5, the Organizer shall deduct the provided Bonus from the positive balance in the Participant's Virtual account.

5.8. In case the Participant is entitled to a Bonus under more than one campaign and/or for more than one Profile, including 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.

5.9. The limitations under section 5.8. shall not apply to bonuses received by the Participant in their capacity as Referring party under the "Refer a Friend" Program and as Participant in the IUVO GOLD CLUB and IUVO SILVER CLUB Programs.

5.10. The Participant can choose under which campaign and for which Profile to receive a Bonus on 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.

5.11. The funds directed for purchasing of claims through iuvoSAVE are not valid for participation in the Campaign and the Portal does not owe a Bonus 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, they 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: <https://www.iuvo-group.com/>

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 Participant to use the Program "**Loyal Bonus**" in a way that is different than the principles of iuvo and the purpose of the Program – namely actively purchasing claims with the transferred sums under section 4.1.1, 4.1.2, or 4.1.3., and the received Bonus under section 5.1 for the specified period under section 4.1.5. Participant are prohibited from using the Program in a way that can be described as illicit. The assessment of the presence of illicit use is carried out unilaterally by the Organizer. If illicit use is detected, the User's participation in the Program is unilaterally terminated. In case the User has doubts



whether their actions meet the terms of the Program, they can send an inquiry to the following e-mail address: info@iuvo-group.com.

These General Terms and Conditions are effective as of 01.09.2022.