

USER TERMS OF PROMOTIONAL CAMPAIGN “Holiday offer”

1. Organizer of campaign “Holiday offer”:

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. Period of campaign

3.1. From 0:00:00 on 20.12.2022 to 23:59:59 on 31.12.2022.

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 who have added new funds on the amount of minimum 100,00€ (one hundred euro) or the equivalent in another currency to their Virtual accounts on iuvo in the period of the Campaign under item 3.1.;

4.1.2. Users who have purchased claims through iuvoSAVE on the amount of minimum 100,00€ (one hundred euro) or the equivalent in another currency during the period of the Campaign under item 3.1.3.1;

4.1.3. During the period of the Campaign, the User has stated their participation in it on the following web address: <https://www.iuvo-group.com/en/iuvo-save-holiday-offer/>. With stating the participation in the Campaign, the User expressly authorizes the Organizes to purchase claims on behalf of the Participant in accordance with item 5.1. below;

4.1.4. During the period under item 3.1., the Participant has not requested an early withdrawal of the purchased claims through iuvoSAVE3.1;

4.1.5. The funds under item 4.1.2 are used for purchasing claims through iuvoSAVE regardless of the selected maturity by the Participant. The Participant can purchase claims with different maturity.

5. Implementation mechanism

5.1. Every Participant that has met the terms under item 4 participates in the drawing of winners to receive a prize, which the Organizer will hold on 11.01.2023. There will be 3 (three) Participants that will win, each of which will receive a prize in the form of purchased claims through iuvoSAVE in the size of 1 000,00€ (one thousand euro), with 12 (twelve) months period for repayment and 7% (seven per cent) annual return.

5.2. Every Participant that has fulfilled the terms under item 4 has the right of one participation regardless of the size of purchased claims through iuvoSAVE in the period of the Campaign that is over the size under item 4.1.1.

5.3. Every Participant has the right to win only one prize from this Campaign.

5.4. The winners will be drawn on a random principle and this way their names will be determined in the presence of a committee of three members, which will certify the legality of the drawing. Within 17:30 EET on the next day after drawing the winners, they will be announced on: https://www.youtube.com/channel/UCzDvTo_TV Rd8SHiqGa4QEMg. With the purpose to minimize the processing of personal data of the winning Participants, on the stated Internet page we will announce only the first and last letter of their first and last name and the first and last letter of their e-mail address and domain, provided by the participants during their registration on the Portal.

5.5. During the drawing of the winning participants, additional participants will be draw on a random principle as reserves depending on the number of prizes to award.

5.6. The winning Participants will be contacted by phone, provided by them during their registration on the Portal, from representatives of the Organizer in order to be informed that they have won a Prize. In case the Organizer cannot successfully contact a winning Participant 3 times on that phone number, the winning Participant will receive an e-mail that informs them about the Prize they have won and to invite them to contact the Organizer within 7 (seven) calendar days after the e-mail is sent. In case the Participant does not contact the Organizer after the email is sent, the Organizer keeps its right to award the Prize to a reserve Participant, and the winner loses their right to receive the Prize.

5.7. The Organizer cannot be held liable for the validity of the data, provided by all Participants. In case a winning Participant has provided invalid phone number or e-mail address, they will not be awarded with the Prize. The Organizer keeps its right to award with the Prize the next Participant in line in accordance with the list of reserve participants.

5.8. The Organizer does not have the responsibility to communicate with the Participants that have not won, including to inform them that they have not won.

5.9. The Organizer cannot be held liable for the quality of the awarded prizes in the current Campaign, as the responsibility to repay the purchased claims and/or to repurchase the claims is held by the borrower of said claims and respectively the Originator.

5.10. The Organizer keeps its right to award the prize to the winners at a public event. With stating the participation in the campaign in accordance to item 4.1.2 the Participant expressly agrees that in case they win a prize, their names and a photo can become public and used in an audio, photo, or video material by the Organizer of the Campaign, which will be royalty-free and without having to pay honorarium.

6. Prize

6.1. The Prizes will be awarded to winning Participants through a drawing in accordance to item 5 above. The Prizes are 3 (three) and each of them is 1 000,00 EUR (one thousand euro) in the form of purchased claims through iuvoSAVE with 12 (twelve) months maturity and 7% (seven per cent) annual return. The awarded prizes in this Campaign cannot be exchanged with their monetary equivalent or to be ceded before being received to other persons that have not won in this Campaign.

6.2. The Participant cannot request an early withdrawal of the purchased with the Prize claims. After the maturity of the claims under item 6.1 the Participant can dispose with the received funds and the realized profit at their own discretion.

6.3. With stating participation under item 4.1.2., the Participant is obligated to pay the taxes and fees due on the Prize received in accordance with the local tax legislation applicable to the relevant winning Participant.

7. Liability

7.1. 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.

7.2. 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.

8. Additional provisions

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

8.2. If a Participant does not agree with the General Terms and Conditions, they shall not participate in the Campaign.

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

8.4. 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/>

8.5. 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.

8.6. It is prohibited for the Participant to use the Campaign "Holiday offer" in a way that is different than the principles of iuvo and the purpose of the Campaign – namely actively purchasing claims with the transferred sums under section 4.1.1 and 4.1.2 and the received under item 5 and 6 Prize for the specified period. Participant are prohibited from using the Campaign 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 Campaign is unilaterally terminated. In case the User has doubts whether their actions meet the terms of the Campaign, they can send an inquiry to the following e-mail address: info@iuvo-group.com.

9. Personal data

9.1. The Campaign is conducted in compliance with the requirements of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons in connection with the processing of personal data and on the free movement of such data and on the repeal of the Directive 95/46/EC and applicable Estonian legislation.

9.2. By participating in the Campaign and becoming familiar with these General Terms and Conditions, all Campaign participants are expressly informed that it is possible to require a limited set of their personal data specified in item 5.4. above to be processed by the Organizer for the purposes of running the Campaign and participating in it. Participants are familiar with the Organizer's Personal Data Protection Policy at the following address: <https://www.iuvo-group.com/en/privacy-policy/>, prepared in accordance with the requirements of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27.04.2016 and the applicable Estonian legislation. The organizer takes all necessary technical and organizational measures to ensure the protection of its customers' data.

9.3. Each Participant can at any time object/withdraw their consent to the processing of their personal data for the purposes of organizing and conducting the campaign, with a written statement addressed to the company's headquarters and management address or to an e-mail address: support@iuvo-group.com, in view of which the subsequent processing of personal data for the specific purpose will be suspended.

9.4. For the purpose of conducting the drawing with prizes, determining the winning participants and awarding the prizes, the Organizer will process the following personal data of the participants: contact phone number, name and surname provided by the winners during registration on the Portal in order to receive their Prize.

9.5. The person responsible for the protection of personal data of the participants is the Data Protection Officer (DPO), who can be contacted by e-mail at: maria.handzhiyska@easycredit.bg. Every Participant can get familiar with the Organizer's Privacy Policy at webpage: <https://www.iuvo-group.com/en/privacy-policy/>.

These Terms are effective as of 20.12.2022.