

GENERAL TERMS AND CONDITIONS OF THE “WELCOME” CAMPAIGN

1. Campaign Organizer:

1.1. IUVO GROUP OÜ with registered office at Narva mnt 5, Tallinn City, Harju county, 10117, Estonia, hereinafter referred to as “iuvo”.

2. Definitions

2.1. **Working day** – every day the banks in Estonia or in the respective EU member country work without Saturdays, Sundays, and public holidays.

2.2. **Portal** – it means IUVO and the pages created and serviced by IUVO under name of domain www.iuvo-group.com and allowing its users to use different interactive services offered and functioning on these pages.

2.3. **User** – a person registered on the portal as its user.

2.4. **User Profile** – the personal profile of a user of the portal which is created automatically after the user registers on the portal and it is constantly accessible for the user after entering the email address and password of the user on the portal.

2.5. **Virtual account** – a separate account that is provided by the platform to every user for recording of payments and transactions arising from the user terms and the loan agreement.

3. Campaign period:

3.1. From 0:00:00 on 03.05.2021 to 23:59:59 on 31.12.2021.

4. Participants

4.1. Participants in the Campaign may be legally competent individuals and/or legal entities registered on the Portal as users and cumulatively meet all requirements stated below:

4.1.1. They have not transferred any funds to their Virtual account in the Portal before the start of the campaign;

4.1.2. They have transferred funds to their Virtual account at once or with separate transactions after the start of the campaign on the total amount of minimum 1000 EUR (thousand euro) or an equivalent amount in another currency;

4.1.3. The funds under item 4.1.2. are transferred in the period of maximum 60 (sixty) days since the date of the first deposit but not later than the end of the campaign;

4.1.4. They are not registered on the Portal as users with another Profile where they have already received a bonus for this or another campaign.

5. Bonus for purchasing additional claims on the Portal (the “Bonus”):

5.1. Upon fulfillment of these General Terms and Conditions, the Participants under item 4 will receive a bonus for purchasing additional claims on the Portal in the amount of 0.75% (zero point seventy-five percent) of the amount under item 6.1.1., but not more than 150 EUR (one hundred and fifty euro) or 300 BGN (three hundred Bulgarian leva);

5.2. The bonus is provided in EUR or BGN, regardless of the currency in which the transactions are made in the given period.

5.2.1. If the Participant has transferred amounts in different currencies, the Bonus is received in the currency of the last transaction made in EUR or BGN;

5.2.2. If the Participant has transferred amounts in currencies different than those under item 5.2., the Bonus is received in EUR.

5.3. The Bonus is added to the Virtual account of the Participant on the Portal after the end of the period of 60 (sixty) days since the date of the first transfer of funds to the Portal but not later than 7 (seven) working days after that.

5.4. The Participant may use the Bonus exclusively to purchase claims on the Portal from primary and/or secondary market without any limitation as to the type of claims;

5.5. After repayment of the purchased claims under item 5.4, the Participant may dispose of the received funds without restrictions by purchasing other claims with them or by withdrawing them;

5.6. If the Participant makes an order for withdrawal of the provided Bonus without having met the conditions under item 5.4, the Portal will deduct the provided Bonus from the balance on the Participant's account.

5.7. In case the Participant has the right to receive a Bonus for more than one campaign and/or more than one Profile including the "Refer a Friend" program they can choose only one Profile and only one campaign for which to receive a Bonus. It is not possible for the Participant to receive a Bonus for more than one campaign and for more than one Profile.

5.8. The limitations under item 5.7. are not valid for the Bonuses of the Participant which they have received as a Referring Party under the "Refer a Friend" program.

5.9. The Participant can state for which of the campaigns and for which Profile they prefer to receive a Bonus to the mentioned email address in item 8.3. In case the Participant does not do that, they receive the Bonus that is the biggest out of all possible but if their amount is equal, the Participant receives the one that occurs first in time.

6. Campaign Mechanism:

6.1. In order to receive a right of Bonus under item 5 The Participant has to cumulatively meet all conditions stated below:

6.1.1. The difference between the deposited and withdrawn funds by the Participant in a period of 60 (sixty) days as of the date of the first transfer to the Virtual account is higher or equal to 1000 EUR (thousand euro) or an equivalent amount in another currency;

6.1.2. In the entire period under item 6.1.1. the Participant has used all funds in their Virtual account to purchase claims without the available funds that are below the minimum amount for purchasing a single claim;

6.1.3. Claims may be purchased manually and/or automatically on primary and/or secondary market at per nominal value and/or with a discount;

6.1.4. The claims are with maximum delay of 45 (forty-five) days at the moment of purchasing.

7. Liability

7.1. The participation of the Participant in the current Campaign is at their own risk and liability. The Organizer is not liable for any damages caused during participation in the Campaign unless it is proven that the damages were caused intentionally by the Organizer.

7.2. The Organizer is not liable for the failure to ensure participation in the Campaign in the event of occurrence of any circumstances that are beyond its control - cases of force majeure, accidental events, and problems in providing services that are beyond the control of the Organizer.

8. Additional Provisions

8.1. Participants are familiar with these General Terms and Conditions and participating in the Campaign they declare their agreement with them.

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

8.3. Information on 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. The amendments shall come into force from the date of their publication on the website of the Organizer at https://www.iuvo-group.com/wp-content/uploads/2021/04/2021.04.27_TC-0.75_EN.pdf

8.5. IUVO has the irrevocable right to terminate the Campaign at any time stating it in accordance with item 8.2 in the event of occurrence of circumstances beyond its control that impede its further implementation and they cannot be remedied by IUVO.

These Terms and Conditions are in force as of 03.05.2021.