

# GENERAL TERMS AND CONDITIONS OF “EASY BONUS” CAMPAIGN

Date of last revision: (05.03.2025)

## 1. CAMPAIGN

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### 1.1. Name and organizer

These General Terms and Conditions (“**The General Terms and Conditions**”) govern the rules and procedures for conducting the promotional campaign “EASY BONUS” (“**the Campaign**”), organized by **Easy Asset Management AD**, UIC 131576434, with address: 7 Lyulin residential area, 28 Jawaharlal Nehru Blvd., 2nd floor, app. 40-46, 1324 Sofia, Bulgaria (known by the trade name “Easy Credit”) with the assistance of **IUVO GROUP OÜ**, reg. No. 14063375, address: Narva Maantee 5, 10151 Tallinn, Estonia

### 1.2. Legal essence

These Terms and Conditions are intended to regulate the rights and obligations of the Organizer and the Participants in the Campaign. By participating in the Campaign, Participants accept these Terms and Conditions.

### 1.3. Critical thinking about the campaign

The Organizer reserves the right to review and amend the terms and conditions of the Campaign in the event of circumstances that require such a change, including but not limited to changes in applicable regulations, technical requirements, etc. Before participating in the Campaign, each potential Participant should ensure that he/she fully understands the contents of these Terms and Conditions.

## 2. DEFINITIONS

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- 2.1. “**Organizer**” – Easy Asset Management AD (known as “Easy Credit”), which conducts the Campaign with the assistance of IUVO GROUP OÜ.
- 2.2. “**IUVO**” or the “**Portal**” – an online platform available at <https://iuvo-group.com/>, through which Participants can invest in loan portfolios (receivables).
- 2.3. “**User**” – any capable natural or legal person who is registered as a user of the Portal in accordance with its Terms of Use. In participating in this Campaign, the User accepts and complies with the provisions of these Terms and Conditions insofar as they are applicable to the Campaign.
- 2.4. “**Participant**” – any User who meets the eligibility requirements for the Campaign set out in Section 4 below and who has agreed to these Terms and Conditions.
- 2.5. “**Account**” – a User's personal profile on the Portal, which is created after successful registration and is permanently accessible to the User after entering their email address and password on the Portal. This profile reflects all transactions and dealings resulting from the use of the Portal, as well as agreements concluded through it.
- 2.6. “**Newly Added Funds**” – funds added by a Participant into his/her Portal Account during the Campaign Period that exceed the balance available at the time of the Campaign launch.
- 2.7. “**Auto Invest Portfolio**” – functionality in the Portal through which the Participant sets parameters for automatic investment in receivables (loans).

- 2.8. **“Bonus” / “Discount”** – the amount of 1% (one percent) on a portion of the Participant’s invested funds eligible for the Campaign and calculated in accordance with the provisions in Section 5.
- 2.9. **“Easy Credit Originator”** – Easy Asset Management AD, as the company offering receivables (loans) for purchase on the IUVO Portal.

### 3. CAMPAIGN PERIOD

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- 3.1. The Campaign runs from **00:00:00 on 05.03.2025 until 23:59:59 on 04.04.2025** (“Campaign Period”).
- 3.2. The Organizer reserves the right to terminate or extend the Campaign before or after the stated Campaign Period, for good reason, by notifying Participants via the Portal or otherwise as appropriate.

### 4. PARTICIPANTS

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- 4.1. The Campaign is open to all Users of the Portal <https://iuvo-group.com/>, both new and existing, provided that they:
  - 4.1.1. Register or are already registered on the Portal;;
  - 4.1.2. Contribute new funds to their Account in an amount of not less than **500 (five hundred) EUR** or the equivalent in BGN.
- 4.2. Participants are obligated to comply with all instructions of the Organizer regarding the technical requirements for participation and act in good faith during the Campaign.
- 4.3. The creation and activation of the automatic portfolio described in **point 5.2.** is deemed to be the User’s express declaration that he/she accepts these Terms and Conditions and wishes to participate in the Campaign. If the User does not wish to participate, he/she does not create such Portfolio or, if already created, pauses or deletes it, thereby discontinuing his/her participation in the Campaign and is not entitled to the Bonus.

### 5. BONUS

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- 5.1. **Bonus amount**  
The Bonus is 1% (one percent) of the difference between the size of the Auto Invest Portfolio (created and activated in accordance with clause 5.2) and the amount of withdrawals made from the Participant’s Account on the Portal during the period, subject to the conditions below.
- 5.2. **Conditions for receiving the Bonus**
  - 5.2.1. Participants must add new funds to their Portal Account in an amount not less than **500 EUR** or the equivalent in BGN.
  - 5.2.2. With these new funds the Participant must purchase receivables (loans) from the Originator Easy Credit.
  - 5.2.3. **The creation and activation of a new Auto Invest Portfolio named “Easy Credit”** is deemed to be an **active** acceptance of these Terms and Conditions and a request to participate in the Campaign. This Portfolio **must** be configured to purchase loans **only** from the Easy Credit Originator and **must** match the new funds deposited.
  - 5.2.4. The Portfolio must remain active throughout the Campaign, without being paused **and without being reduced in size**. In case of unwillingness to participate in the Campaign, the Participant does not create such portfolio or a portfolio already created has to be deleted or paused.

- 5.2.5. The addition of funds within the Campaign is allowed multiple times. If the Participant adds additional new funds, the size of the Auto Invest portfolio has to be adjusted accordingly to match the amounts added and to be included in the bonus calculation.

### 5.3. Calculation and payment of the Bonus

- 5.3.1. The amount of the Bonus is **1% of (the amount of the Auto Invest Portfolio funded with the newly added funds) minus (the amount of withdrawals made from the Account during the period)**.
- 5.3.2. After the end of the Campaign, within **7 (seven) working days**, the Organizer will credit the Bonus to the Participant's Profile on the Portal.
- 5.3.3. Participants must use the received Bonus to purchase receivables from the Easy Credit Originator. This can be done manually through the primary or secondary market or by increasing the size of the existing automatic portfolio named "Easy Credit" by the amount of the funds so received.

### 5.4. Limitations

- 5.4.1. If the Participant makes withdrawals from his/her Account during the Campaign Period, such amounts will automatically reduce the calculated Bonus.
- 5.4.2. If the Participant does not use the Bonus received to purchase receivables from the Easy Credit Originator in accordance with clause 5.3.3 or withdraws the funds received from their Account the Bonus will be forfeited.
- 5.4.3. The Organizer reserves the right to refuse Bonus to Participants who violate these Terms and Conditions or provide false data.

## 6. DISCLAIMER

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### 6.1. Technical interference

The Organizer is not responsible for any technical problems with the Participants' internet, server, internet service provider, software or hardware that may prevent access and/or participation in the Campaign.

### 6.2. Termination / modification of the Campaign

The Organizer may terminate or modify the Campaign at any time in the event of:

- 6.2.1. Unforeseen technical problems;
- 6.2.2. Abuses by Participants;
- 6.2.3. Change in regulatory framework;
- 6.2.4. Other circumstances beyond the Organizer's control.

### 6.3. Risks when buying receivables

All decisions to purchase Receivables are the sole responsibility of the Participant. The Organizer does not guarantee any return or profitability of the amounts invested and is not liable for any losses.

## 7. PERSONAL DATA

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- 7.1. 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 with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC and the applicable Estonian legislation.

- 7.2. By participating in the Campaign and becoming familiar with these General Terms and Conditions, all participants in the Campaign are expressly informed that a limited set of their personal data may be required, and data from the person's profile, as well as newly added funds, may be processed by the Organizer for the purposes of conducting the Campaign. 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.
- 7.3. Each participant may at any time object/withdraw their consent to the processing of their personal data for the purposes of organizing and conducting the campaign, by a written statement sent to the registered office and management address of the company or to an e-mail address: [support@iuvo-group.com](mailto:support@iuvo-group.com), in view of which the subsequent processing of personal data for the specific purpose will be suspended, unless these data are processed by the Organizer on another basis.
- 7.4. The person responsible for the protection of the personal data of the participants is the Data Protection Officer ("DPO"), who can be contacted by e-mail at: [dpo@iuvo-group.com](mailto:dpo@iuvo-group.com). Each participant can familiarize themselves with the Organizer's Personal Data Protection Policy at the following address: <https://www.iuvo-group.com/en/privacy-policy/>.

## 8. OTHER PROVISIONS

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### 8.1. Amendment of the General Terms and Conditions

The Organizer reserves the right to amend and supplement these General Terms and Conditions, with the amendments coming into effect from the moment they are published on the Portal or at a place indicated by the Organizer.

### 8.2. Applicable law and jurisdiction

These Terms and Conditions and all matters relating to their performance and interpretation are governed by the applicable law of the Republic of Bulgaria. Any dispute arising out of or in connection with these Terms and Conditions which cannot be resolved amicably is referred to the competent court for resolving under applicable law.

### 8.3. Invalidity

If any provision of these Terms and Conditions is declared invalid or unenforceable by a competent authority, this does not affect the validity or enforceability of the remaining provisions which remain in force.

### 8.4. Entire Agreement

These Terms and Conditions constitute the entire agreement between the Organizer and the Participants concerning the Campaign and prevails over any other agreements, whether written or oral, relating to the subject matter of the Campaign.