

## TERMS AND CONDITIONS OF “GOLD PROGRAM”

1. Organizer of “Gold Program” is IUVO GROUP OU, reg. N 14063375, with address of registration: Estonia, Narva mnt 7a, Tallinn City, Harju County, 15172, referred to hereinafter 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](http://www.iuvo-group.com) and allows its Users to use various interactive services offered thereby, operating in the scope of this site.

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 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. **Privilege** – each additional right for the usage of the platform, which the participants in “Gold Program” receive and is not available for the rest of the Portal’s Users.

2.7. The meaning of all other terminology used in these Terms and Conditions is identical with the definitions in the User Terms of the Portal, available here: <https://www.iuvo-group.com/en/user-terms/>

3. “Gold Program” is active since 01.03.2019. Iuvo has the right to end or amend the present terms and conditions at its sole discretion without notifying the User or a third party.

4. Every registered User on [www.iuvo-group.com](http://www.iuvo-group.com) has the right to participate in the “Gold Program” until it is active. In addition, the following terms have to be met:

4.1. The User must have added to their Virtual Account the amount of minimum 25 000 (twenty-five thousand) EUR or the equivalent in another currency. The amount can be added with one transfer or with separate transfers.

4.2. The aforementioned amount has to be used to purchase claims on primary and/or secondary market, manually and/or automatically. The purchased claims through iuvoSAVE are also valid for participating in the Program.

4.3. If a User has more than one profile on the Portal, for participating in “Gold Program” are considered only the funds in the separate profile and not the cumulative amount in all profiles.

5. When the terms under item 4 are met, the profile status of the User changes to “Gold”.

5.1. The change of the profile status happens within 7 business days after the terms are met.

5.2. Iuvo notifies the User for the change in profile status via email.

5.3. After the change of the profile status, the User participates in “Gold Program” and receives the Privileges under item 6.

6. Privileges which the participants in “Gold Program” receive and have the right to use:

6.1. Priority of the automatic functionality – the automatic portfolios of the User will purchase claims before the portfolios of the users without “Gold” profile status.

6.2. Automatic cycle of 20 claims – the number of claims the User can purchase with the automatic portfolio at once increases from 10 to 20 for each automatic cycle of each separate portfolio if the User uses more than one.

6.3. Info in advance – the participants in “Gold Program” have the right to receive information in advance via email before new claims are listed on the Portal, new promotional and bonus campaigns, starting a partnership with a new loan originator, or something else that can be of significance to the users.

6.4. Higher bonuses – the users with profile status “Gold” have the right to receive higher bonuses than the rest of the users when participating in bonus campaigns, organized by iuvo.

6.5. Secondary market, fee – the User will not be charged with a fee when they have sold claims on secondary market.

6.6. Secondary market, priority order – the listed for sale claims by a participant in “Gold Program” are visualized on secondary market in an order that is before the listed for sale claims of the users who do not participate in the “Gold Program”.

6.7. Add funds – every added amount between 09:00 and 18:00 EET in business days will be in the virtual account of the User not later than 30 (thirty) minutes after it has arrived in the bank account of iuvo. The Portal cannot affect and cannot be held liable for whatever delay of interbank transfers there might be.

6.8. Withdraw funds – every withdrawal request of the User for an amount of their virtual account, made in a business day between 09:00 and 18:00 EET, will be processed not later than 1 (one) hour after it is received. Regardless of that, iuvo cannot affect and cannot be held liable for whatever delay of interbank transfers there might be.

6.9. Invites and tickets – the User has the right to receive invites or tickets for events and presentations, which iuvo is part of.

6.10. Online help – the User has the right to receive help by the iuvo team regarding the management of the User’s automatic portfolios and their optimization.

7. To continue participating in “Gold Program”, the User has to keep at least 25 000 (twenty-five thousand) EUR in their virtual account. Only the added funds from bank transfers are taken into account to form this amount. The amount from received interest and bonuses as a result of purchasing claims are not taken into account.

7.1. In case the amount in the virtual account of the User decreases under the minimum for participation in the “Gold Program”, the User has the right to increase the amount to 25 000 (twenty-five thousand) EUR or more within a month. Iuvo is not obligated to send information to the User about it in any way.

7.2. In case the User does not increase the amount to 25 000 EUR or more in the given one-month period, the User loses its right to participate in the “Gold Program” and loses all privileges that come with it. Iuvo is not obligated to notify the User in case the User loses the “Gold” status of their profile.

8. It is prohibited for the User to use “Gold Program” in a way that is different than the principles of iuvo and the purpose of the Program. It is prohibited for Users to use the Program in a way that can be defined as illicit by the sole discretion of iuvo. In case the User that participates in the Program has any doubts whether their actions meet the terms of the Program, the User can make a query about it on e-mail address: [info@iuvo-group.com](mailto:info@iuvo-group.com).

9. The Participant is obligated to cease its participation in the Program if the Organizer requests it by its sole discretion.

10. Legal relations arising from “Gold Program” shall be governed by the Terms of this Program, published on the website of iuvo. By participating in the Program, the users agree with the present Terms and Conditions, including providing their personal data in compliance with the privacy policy. The Organizer of the Program keep its rights to amend these terms at its sole discretion.

The present version of these Terms and Conditions is effective as of 07.04.2023.