

TERMS AND CONDITIONS OF THE “WELCOME BONUS” CAMPAIGN

1. Organizer of the “Welcome bonus” campaign:

1.1. “IUVO GROUP” OÜ, reg. N 14063375, with address of management: 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 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, including an Assignor, an Assignee, and a Creditor.

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.

3. Period of the campaign:

3.1. Indefinite.

4. Participants

4.1. Participants in the Campaign can be able-bodied individuals and/or legal entities who are registered as users on the Portal and cumulatively meet all the requirements specified below:

4.1.1. The User has transferred funds for the first time to their virtual account on the Portal during the period of the campaign;

4.1.2. After the start of the campaign, the User has transferred the amount of minimum 100 EUR (one hundred euro) or the equivalent in another currency at once or with separate transfers. The withdrawn amount from the Virtual account of the User in the period of participation in the Campaign is deducted from the amount for participation;

4.1.3. The funds under item 4.1.2. are transferred in a period of maximum 60 (sixty) days after the date of the first transfer;

4.1.4. The funds under item 4.1.2. have to be entirely used to purchase claims on primary market, manually and/or automatically, claims on secondary market on a nominal price and/or with a discount, and purchasing claims through iuvoSAVE.

4.1.5. The User has no other registrations on the Portal for which they have received a bonus

for this campaign or another one.

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

5.1. When the present Terms are met, the Participants under item 4 receive a Bonus to purchase additional claims on the Portal, which size is 0.75% (zero point seventy-five percent) of the amount under item 4.1.2. but not more than 150 EUR (one hundred and fifty euro) or the equivalent in BGN;

5.2. The Bonus is received in EUR or BGN, regardless of the currency of the transfers during the period of the campaign.

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

5.2.2. If the Participant has transferred funds only in currencies that are different than the ones under item 5.2., the Bonus is received in EUR.

5.3. The Bonus is added to the Virtual Account of the User on the Portal after the period of 60 (sixty) days since the date of the first transfer to the Portal ends but no later than 7 (seven) business days after that.

5.4. The Participant shall use the Bonus only to purchase claims on the Portal on primary and secondary market, and iuvoSAVE as well, with no limitations of the type of claims.

5.5. After the repayment of the purchased claims under item 5.4., the Participant can do as they please with the received funds with no limitations on whether to purchase claims or withdraw the funds.

5.6. If the Participant makes a withdrawal request for the received Bonus before meeting the requirements under item 5.4., the Organizer deducts the received Bonus from the balance of the Participant in their Virtual 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 the 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 restrictions under item 5.7. are not related to the bonuses received by the Participant as a referring party in the “Refer a Friend” program.

5.9. The Participant can state their preference about which of the campaigns and for which Profile to receive a Bonus on the e-mail address in item 8.3. In case they do not do that, the Participant will receive the highest Bonus, and if they are all the same size, the Participant will receive the bonus that was first in time.

6. Campaign mechanism:

6.1. To have the right of Bonus under item 5, the Participant have to cumulatively meet all terms below:

6.1.1. the difference between the added and withdrawn funds of the Participant in a period of 60 (sixty) days since the date of the first transfer to the Virtual account is higher than 100 (one hundred) EUR or the equivalent in another currency;

6.1.2. during the entire period under item 6.1.1., the Participant has used all available funds in their Virtual account to purchase claims, with the exclusion of the available funds that are below the minimum amount for purchasing claims;

6.1.3. The claims can be purchased manually and/or automatically, on primary and/or



secondary market on a nominal price and/or with a discount. The claims can also be purchased through iuvoSAVE;

- 6.1.4. At the moment of purchase, the claims have current status or a maximum delay of up to 45 (forty-five) days.

7. Liability

7.1. Participating in the present Campaign is entirely at the risk and liability of the User. The Organizer shall not be held liable about any damages caused by participation in the Campaign, unless it is proven that they were caused intentionally.

7.2. The Organizer shall not be held liable if it is unable to provide possibility for participating in the Campaign due to cases of force majeure and beyond the control of the Organizer.

8. Additional provisions

8.1. Participants are familiar 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 has the right to amend and add to these Terms and Conditions at any time. The amendments and additions are effective since the date of publishing them on the following web address - https://www.iuvo-group.com/wp-content/uploads/2023.04.07_TC_Welcome-bonus_EN.pdf

8.5. The Organizer has the irrevocable right to terminate the Campaign at any time by stating that according to item 8.4.

These Terms and Conditions are effective as of 07.04.2023.