

TERMS AND CONDITIONS OF PROMO CAMPAIGN “RAFFLE IUVOSAVE – 10 years”

1. Organizer of campaign “RAFFLE IUVOSAVE – 10 years”:

- 1.1. IUVO GROUP OÜ with address Narva Mnt 7a, Tallinn City, Harju county, 15172, Estonia, hereinafter referred to as ‘iuvo’ and ‘Organizer’.

2. Definitions

- 2.1. **Business day** – any day on which banks in Estonia or Bulgaria are operating, except Saturdays, Sundays and public holidays in one of these countries.
- 2.2. **Portal** – the website of the Organizer, accessible on www.iuvo-group.com, which allows its Users to use the provided services.
- 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 0:00:00h on 22.07.2026 to 23:59:59h on 31.07.2026.

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 that in the period of the present campaign, have purchased receivables with the promotional iuvoSAVE with 10% expected annual return and 10 months maturity, available from 22.07 until 31.07.2026, on the amount of no less than **100 (one hundred) EUR**.
 - 4.1.2. The amount under item 4.1.1. can be formed from newly added funds to the Virtual account of the user in the period of the Campaign and/or funds that are already available in the Virtual account of the user;
 - 4.1.3. In the period of the present Campaign, as a separate step in order for the user to become a Participant, **the user has declared their participation** in the Campaign on the following web address: <https://www.iuvo-group.com/en/iuvosave-10-raffle/>;
 - 4.1.4. The user loses their right to participate in the Campaign if they have requested an early withdrawal from any of the iuvoSAVE products in the period of the Campaign.

5. Implementation mechanism

- 5.1. Each Participant who has fulfilled the conditions under item 4, participates in the drawing of the winners of the raffle, which the Organizer will hold on 06.08.2026. The drawing will be

for 3 (three) prizes of claims listed on the Portal, each in the total amount of 100 (one hundred) EUR (hereinafter referred to as "cash prizes") and 1 (one) laptop.

5.2. Every Participant in the present Campaign has the right to participate in the drawing of the Winning Participants more than once. The number of participations in the present Campaign that a single Participant has is defined as a result of dividing the amount under item 4.1.1. by 1000 and rounded down to the nearest integer.

5.3. Each Participant has the right to win more than one prize within the Campaign if he/she is drawn more than once as a winner, in case he/she participates more than once in the "iuvoSAVE Raffle - 10 years" in relation to the amount with which he/she participates.

5.4. The Winning Participants will be drawn on a random principle in the presence of a committee of three members, which will certify the legality of the drawing. Besides the Winning Participants, 2 (two) additional participants will be drawn as reserves for the laptop and 3 (three) reserves for the cash prizes to replace the Winning Participant if needed in the order of their drawing.

5.5. By 17:30 EET on the day of the drawing of the Winning Participant, they will be announced on the official YouTube page of iuvo on the following web address: <https://www.youtube.com/channel/iuvogroup>. With the purpose to minimize the processing of personal data of the Participants, on the stated Internet page the Organizer will announce only the first and last letter of the participants' 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.

5.6. The Winning Participants will be contacted by phone, provided by them during their registration on the Portal, by a representative of the Organizer in order to be informed that they have won the Prize. In case the Organizer has not been able to successfully contact a Winning Participant three 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.

5.7. In case the Winning 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 given Winning Participant loses their right to receive the Prize. If the reserve Participant also does not respond in the same order, the Organizer goes to the next reserve in the order of drawing until there are no reserves left. In case none of the reserves has made contact with the Organizer or has not accepted the prize, the Organizer will hold a new drawing to determine a new Winning Participant and 2 (two) reserves in the same way.

5.8. The Organizer cannot be held liable for the validity of the data, provided by all Participants. In case the 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.

5.9. 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.

5.10. The Organizer cannot be held liable for the quality of the provided prize – a laptop. For any complaints related to the functionality of the device, the Winning Participant should contact the manufacturer's authorized service centers in accordance with the warranty conditions.

5.11. The Organizer keeps its right to award the Prize to the Winning Participant at a public event. With stating the participation in the campaign in accordance to item 4.1.3. the Participant expressly agrees that in case they win the 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. Prizes

6.1. The material Prize will be awarded to the Winning Participant through a drawing in accordance to item 5 above. The Prize in this campaign is a laptop device. The provided Prize cannot be exchanged for its cash equivalent and cannot be ceded to other persons before being received by the Winning Participant.

6.2. The Winning Participant does not have the right to request the exchange of the prize with another product or service.

6.3. The Prize will be delivered personally in the office of the Organizer or via courier to the address, provided by the Winning Participant. In case of personal receipt, the Prize is awarded after signing a handover protocol in the presence of a representative of the Organizer. In case of delivery by courier, the delivery of the prize is certified by a bill of lading and a delivery document issued by the courier, which serve as proof of sending and receiving the prize.

6.4. The delivery of the prize is free of charge only for addresses on the territory of the European Union (EU). If the address is outside the EU, the cost for the delivery is at the expense of the Winning Participant.

6.5. In case the Winning Participant does not accept the Prize or does not receive it within 14 (fourteen) calendar days after being notified, the Organizer keeps its right to provide the Prize to the next reserve in the order of drawing.

6.6. In the event of loss or damage to the prize during delivery, the Organizer is responsible for filing claims with the courier company and providing a replacement prize, if responsibility for the damage is confirmed by the courier.

6.7. The cash prizes will be distributed by drawing according to the procedure of item 5 above. The prizes are 3 (three) receivables each worth **100 (one hundred) EUR** with 7% (seven percent) expected annual return and 12 (twelve) months maturity, purchased on behalf of the Participant, at the expense of the Organizer through iuvoSAVE. The prizes awarded in the Campaign cannot be replaced with their cash equivalent or transferred before being awarded to other persons who are not winners of the Campaign.

6.8. Participants do not have the right to request an early withdrawal of the Prize before the maturity of the purchased receivables. After the maturity of the receivables under item 6.7., the Participant may dispose of the received funds and the accumulated return at his/her discretion.

6.9. With stating participation under item 4.1.3., 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.

6.10. Upon receiving the prize, the respective Winning Participant must provide three names and a single civil registration number or other tax number, together with a declaration form, in connection with compliance with the requirements of the tax legislation applicable to them.

7. Liability

7.1. Participation in this Campaign is entirely at the risk and liability of the Participants. The Organizer cannot be held liable for any damages or losses incurred during participation in the Campaign, except if proven to have been caused intentionally by the Organizer.

7.2. The Organizer cannot be held liable for failure to ensure participation in the Campaign or for delay in delivering the prize in the event of occurrence of circumstances that are beyond its control including but not only: cases of force majeure, accidental events, technical issues, as well as other issues with services provided by third parties.

7.3. The Organizer is not liable for any actions or omissions of the courier company related to the delivery of the prize, unless the damage is a result of incorrect processing of the application by the Organizer.

7.4. In the event of loss, damage or incorrect delivery of the prize, the Organizer is responsible for filing a claim with the courier and providing a replacement prize, only if the damage is confirmed by the courier company.

7.5. The Organizer is not liable if the Winning Participant provides inaccurate or incomplete delivery details and this leads to a delay or inability to receive the Prize.

7.6. The Organizer is not liable for any subsequent costs or obligations of the participant related to the prize (including, but not limited to, taxes, fees or registration fees in the relevant country of the recipient).

7.7. The Organizer is not responsible for technical problems that may prevent participants from submitting or confirming their participation in the Campaign, including internet connection interruptions, software errors or portal crashes.

7.8. The Organizer is not responsible for the prize after it has been awarded, including for defects that have arisen during its subsequent use. For complaints related to the quality of the prize, the participant should contact the manufacturer's authorized service centers in accordance with the applicable warranty conditions.

7.9. The Organizer is not responsible if the prize is detained by customs or other government authorities during international delivery. All costs related to the release of the prize are at the expense of the winning participant.

7.10. The Organizer is not responsible for the unlawful use of personal data by third parties, if this is the result of unlawful actions of the participants themselves or their representatives.

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 do not have the right to 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 are effective from the date of their publishing on the Organizer's website: <https://www.iuvo-group.com/>.

8.5. The Organizer has irrevocable right to terminate the Campaign at any time, stating it in accordance with section 8.4., in the event of circumstances beyond its control that impede its further implementation and cannot be remedied.

8.6. The Participants do not have the right to use the Campaign “**RAFFLE IUVOSAVE – 10 years**” in a way that is different than its purpose. Participants are prohibited from using the Campaign in a way that can be described as illicit. The Organizer has the right to solely assess if the actions of a participant are illicit and to cease their participation.

8.7. 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.

8.8. In the event of a conflict between the General Terms and Conditions and other public statements or advertising materials, the provisions of these General Terms and Conditions prevail.

8.9. All disputes related to the Campaign or the interpretation of these General Terms and Conditions are resolved through negotiations. In the absence of agreement, the dispute is referred to the competent court in accordance with Bulgarian law.

8.10. If any of the provisions of the General Terms and Conditions is recognized as invalid or unenforceable, this does not result in the invalidity of the remaining provisions. Instead of the invalid provision, a legal norm is applied that most closely reflects the purpose of the provision.

8.11. All terms specified in the General Terms and Conditions are calculated according to the calendar of the Republic of Bulgaria.

8.12. The Organizer is not liable for inability to participate or delays caused by force majeure, including natural disasters, epidemics, strikes and other events beyond its control.

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, unless this data is processed by the Organizer on another basis.

9.4. For the purpose of conducting the drawing with prizes, determining the winning participant and awarding the prize, the Organizer will process the following personal data provided by the participants: contact phone number, name and surname, email, documents for receiving the prize (handover protocol, bill of lading or other postal documents).

9.5. Upon receipt of the prize, the winning participant must provide the necessary data and identification documents, including the signing of a handover protocol in cases of personal receipt.

9.6. 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/>.

The present Terms are effective as of 22.07.2026.