GENERAL TERMS OF THE "IUVOSAVE BONUS" CAMPAIGN

Date of last redaction: November 24, 2026.

1. CAMPAIGN

1.1. Name and organizer

These General Terms and Conditions ("**General Terms and Conditions**") govern the rules and procedure for conducting the promotional campaign "iuvoSAVE Bonus" ("**the Campaign**"), organized by **IUVO GROUP OÜ**, reg. no. 14063375, address: Narva Maantee 7a, 15172 Tallinn, Estonia ("**Organizer**"). The Campaign is conducted entirely through the IUVO Portal at https://iuvo-group.com/.

1.2. Legal nature

These General Terms and Conditions determine the rights and obligations of the Organizer and the Participants in the Campaign, as well as the amount and procedure for receiving the bonus.

By participating in the Campaign, the Participants accept these General Terms and Conditions.

2. DEFINITIONS

2.1. "**Organizer**" – **IUVO GROUP OÜ**, which organizes the Campaign and provides the bonus through the Portal.

2.2. "**IUVO**" or "**Portal**" – an online portal at https://iuvo-group.com/, through which users acquire receivables on already granted loans under an assignment agreement, including through the iuvoSAVE product.

2.3. "**User**" – legally capable natural or legal person registered on the Portal in accordance with its Terms of Use.

2.4. "**Participant**" – User who meets the conditions in section 4 and declares participation through a specialized page on the Portal.

2.5. "**Profile**" – Personal profile of the User on the Portal, created after registration, accessible with an email and password, reflecting all deals and transactions.

2.6. "**Newly added funds**" – funds added by the Participant during the Campaign that exceed the available balance at the beginning of the Campaign. When a Participant also uses already available free amounts or amounts from matured/automatically renewed iuvoSAVE products, these funds are also included in the calculation of the Bonus under section 5.

2.7. "**iuvoSAVE**" **–** a service through which loan receivables are purchased with pre-set parameters for profitability and term.

2.8. "**Bonus**" – an amount calculated as a percentage (1% for Starter, 1.5% for Silver, 2% for Gold) of the funds used to purchase receivables through iuvoSAVE products according to section 5.

3. CAMPAIGN PERIOD

3.1. The Campaign is active from **00:00:00h on 24.11.2026 until 23:59:59h на 06.12.2026** ("**Campaign period**").

3.2. The Organizer may terminate or extend the Campaign for good reason by notifying the Participants through the Portal or in another appropriate manner.

4. PARTICIPANTS

4.1. All Portal Users, new or current, can participate in the Campaign if:

4.1.1. They are registered or are registering on the Portal in accordance with the User Terms;

4.1.2. Declare their participation on a special page on the Portal;

4.1.3. Add **new funds** to their Account in the amount of at least **500 EUR** and/or use available (free) funds, as well as amounts from matured/automatically renewed iuvoSAVE products, to purchase receivables through iuvoSAVE products;

4.1.4. The purchase of receivables can only be carried out through the iuvoSAVE services, which purchase receivables with 6% expected annual return and 6-month maturity and receivables with 7% expected annual return and 12-month maturity;

4.1.5. The cumulative **net** amount of all transfers made by the Participant during the Campaign must be no less than **500 EUR**. Net amount means the sum of all incoming transfers **minus** the sum of all withdrawals during the same period; if as a result of withdrawals the net amount falls below 500 EUR, the condition is not met;

4.1.6. Do not make early exits from iuvoSAVE products or withdrawals from their Account on the Portal during the Campaign.

4.2. By declaring participation through the specialized page on the Portal, the Participant confirms that he/she has read and fully understands these General Terms and Conditions. Participation in the Campaign is voluntary and requires explicit acceptance of these terms and conditions.

4.3. A user who does not wish to participate may not declare participation, and if he/she has already declared it, may terminate his/her participation by not fulfilling the conditions for purchasing receivables.

5. BONUS

5.1. Bonus size

5.1.1. The bonus is a percentage of the amount used to purchase receivables through iuvoSAVE products during the Campaign:

(a) **1,00%*** for status "**Starter**";

(b) **1,50%*** for status "**Silver**";

(c) **2,00%*** for status "**Gold**".

5.1.2. The status (Starter, Silver, Gold) is determined on the date of payment of the Bonus. There is no maximum limit on the amount of the Bonus.

5.2. Terms for receiving the Bonus

5.2.1. Participants declare participation through a specialized page on the Portal – https://iuvo-group.com/en/iuvosave-blackfriday/.

5.2.2. Participants add new funds into their Account (minimum 500 EUR) and/or use available (free) funds, as well as amounts from matured/automatically renewed iuvoSAVE products to purchase receivables through iuvoSAVE products.

5.2.3. The funds are used to purchase receivables through one or more iuvoSAVE products, including activating new products or adding more funds to already activated ones, with only the iuvoSAVE services for purchasing receivables with 6% expected annual return and 6-month maturity and 7% expected annual return with 12-month maturity being valid for participation in the Campaign.

5.2.4. Participants do not make early exits from iuvoSAVE products or withdrawals from their User Profile during the period for participation in the Campaign.

5.2.5. The campaign is not combined with other promotions, except for "Refer a Friend" if the Participant is the recommender.

5.3. Calculation and payment of the Bonus

5.3.1. The Bonus is a percentage (1% for Starter, 1.5% for Silver, 2% for Gold) of the total amount used to purchase receivables through the aforementioned iuvoSAVE products during the Campaign.

5.3.2. The Bonus is credited to the Participant's Profile on the Portal within 7 (seven) business days after the end of the Campaign.

5.3.3. Participants are required to use the Bonus for purchasing receivables through iuvoSAVE products at least once, through a new iuvoSAVE product or adding more funds to an already activated one.

5.4. Limitations

5.4.1. Early exit from iuvoSAVE products or withdrawal from the User Profile during the Campaign results in loss of the right to a Bonus.

5.4.2. If the Bonus is not used to purchase receivables through iuvoSAVE products or the funds are withdrawn, the Bonus is forfeited.

5.4.3. If a Participant makes an early exit from the iuvoSAVE products with which he/she participates in the Campaign, within 3 (three) months after the end of the period for participation in the Campaign, the Organizer has the right to withdraw the Bonus.

5.4.4. The Organizer may refuse a Bonus to Participants who violate the General Terms and Conditions or provide false information.

5.5. Taxes

5.5.1. All tax obligations related to both the Bonus received and the income from receivables purchased through the Portal are entirely at the expense of the Participant in accordance with the national legislation applicable to him/her.

6. DISCLAIMER

6.1. Technical disruptions

6.1.1. The Organizer is not liable for any failure or delay caused by force majeure – including, but not limited to, natural disasters, war, pandemics, acts of government authorities, power outages, internet, server, software or hardware failures – which objectively prevent access to or participation in the Campaign, subject to the principle of good faith.

6.2. Termination / change of the Campaign

6.2.1. The Organizer may terminate or change the Campaign in the following cases:

(a) Unforeseen technical problems;

(b) Abuse by Participants;

(c) Changes in applicable legislation;

(d) Other circumstances beyond the control of the Organizer. Notification of changes will be made through the Portal or other appropriate means.

6.3. Risks when purchasing receivables

6.3.1. All decisions to purchase receivables through iuvoSAVE are entirely the responsibility of the Participant. The Organizer does not guarantee profitability or return on used amounts and is not responsible for any possible losses.

7. PERSONAL DATA

7.1. The campaign is conducted in accordance with 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 (GDPR) and 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/bg/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 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, in view of which the subsequent processing of personal data for the specific purpose will be discontinued, unless these data are processed by the Organizer on another basis.

7.4. For the purposes of conducting the Campaign, the Organizer will process the following personal data provided by the participants:

7.4.1. • phone number; • first name and last name; • e-mail; • identification data from the profile (ex. User ID, country of residence); • data for newly added funds and transactions made in relation with the Campaign.

7.5. 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. 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

8.1. Amendment of the General Terms and Conditions

The Organizer reserves the right to change these General Terms and Conditions in the event of circumstances such as changes in applicable legislation, technical reasons or other circumstances beyond its control. The changes shall enter into force upon their publication on the Portal, and the Participants shall be notified in a timely manner.

8.2. Applicable law and jurisdiction

The General Terms and Conditions are governed by Estonian law and applicable European regulations. Disputes not resolved amicably shall be referred to a competent court in Estonia.

8.3. Invalidity

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

8.4. Link to the Portal Terms of Use

These General Terms and Conditions exclusively govern the "iuvoSAVE Bonus" Campaign and supplement the Terms of Use of the IUVO Portal. In the event of a conflict between these General Terms and Conditions and the Terms of Use, these General Terms and Conditions shall prevail with respect to the Campaign.