

Document Version: 1.0

Applicable as of 31 October 2024

“Let’s Talk: Share Ideas & Score the Newest Smartphone!” Campaign Terms and Conditions

INTRODUCTION

Lendermarket offers investors the opportunity to win rewards (Samsung Galaxy S24 Plus 5G 256GB or iPhone 16 Pro 5G 128GB black) by sharing their feedback and depositing and investing through the Lendermarket platform. By participating in this lottery, users agree to these Terms and Conditions as outlined herein. The terms used herein shall have the same meaning as described in the Rules of the Platform unless the context otherwise requires or are defined differently in the present Terms and Conditions.

PERIODS OF THE LOTTERY

1. **Campaign Period:** From 31st October 2024 at 00:01 GMT+1 until 19th November 2024 at 23:59 GMT+1 (both inclusive).
2. **Depositing Period:** From 31st October 2024 at 00:01 GMT+1 until 14th November 2024 at 23:59 GMT+1 (both inclusive).
3. **New Investments Period:** From 31st October 2024 at 00:01 GMT+1 until 14th November 2024 at 23:59 GMT+1 (both inclusive).
4. **No Withdrawal Period:** Users must not withdraw any funds from their investor accounts from 31st October 2024 at 00:01 GMT+1 until 14th November 2024 at 23:59 GMT+1 (both inclusive).
5. **Winners Announcement Day:** The winners will be announced on 19th November 2024.

ELIGIBILITY CRITERIA

A user qualifies for the lottery if all the following conditions are satisfied:

1. **Investor Status:** The user is either a new or existing investor.
2. **Feedback Submission:** The investor must share feedback via a Google form.
3. **New Investments:** The user has made new investments during the New Investments Period from newly deposited funds during the Depositing Period (“Participations”) in any of the Listed Loan(s) on the Lendermarket platform.
4. **Minimum Participation:** The minimum Participation during the New Investments Period is €500 (five hundred euros) and can be made up of single or multiple investments.
5. **No Withdrawals:** The user has not withdrawn any funds from their investor account during the No Withdrawal Period.
6. **Interview Requirement:** To receive the prize, the winner must participate in a short interview (mandatory, 5–7 questions; written form), which may be published on Lendermarket communication channels.
7. **Public Announcement:** Winners' announcements are public, using first name and country of residence.

By entering this campaign, the user agrees to accept and be legally bound by these Terms and Conditions.

RAFFLE

1. **Draw Date:** The draw will take place on 19th November 2024.
2. **Regions:** Prizes will be drawn in different regions:
 - Germany
 - France
 - Spain

- Finland
 - Other regions
3. **Winner Selection:** One winner shall be randomly selected from each of the specified regions, with each winner entitled to receive one mobile phone as a prize.
 4. **Prize Choice:** The winner can choose either a Samsung Galaxy S24 Plus 5G 256GB or an iPhone 16 Pro 5G 128GB black. They cannot choose both.
 5. **Prize Delivery:** Lendermarket will get into contact with the winner per 3 w.d. after the winner's announcement about prize delivery and interview.
 6. **Interview Process:** The interview with the winner will be conducted by the local regional manager.
 7. **Refusal to Participate:** If the winner refuses to participate in the interview, their win will be cancelled, and a new winner will be drawn in that region.
 8. **Publication of Winners:** The names of the winners will be published in our blog to be released on 19th November 2024.
 9. **Fulfilment of Conditions:** The user will receive the prize if all conditions set out in these Terms and Conditions have been fulfilled.
 10. **Withdrawal Clause:** If the user withdraws any funds from their investor account, deposited before or during the No Withdrawal Period, the prize will not be granted as it will not comply with clause 5 of the Eligibility Criteria.

TAXATION

Users shall be fully responsible for the calculation and payment of all taxes arising from the winning prize. All prizes will be delivered without any deduction or withholding for or on account of any tax unless required by law.

TERMINATION AND UPDATES TO TERMS AND CONDITIONS

1. **Right to Suspend or Terminate:** Lendermarket reserves the right to suspend or terminate user accounts or deny giving prizes if, after investigation, it is concluded that there has been activity that is abusive, fraudulent, or does not comply with or is in breach of any of these Terms and Conditions or any other agreements that apply to users.
2. **Suspension of Lottery:** Lendermarket may suspend or terminate the lottery or a user's ability to participate in it at any time for any reason.
3. **Amendments:** Lendermarket may, in its sole and absolute discretion, amend these Terms and Conditions or terminate the lottery unilaterally.
4. **Disqualification:** If Lendermarket, at its sole discretion, believes that the eligible user has created an account for the primary purpose of obtaining the prize and not using the services of Lendermarket, the user will be disqualified from this lottery and will not be eligible for its rewards.

MISCELLANEOUS

Any dispute or claim arising out of these Terms and Conditions, or their subject matter or formation (including non-contractual disputes or claims), shall be governed by these Terms and Conditions and by the Rules of the Platform that have been published on the platform at the time of this lottery.

If you have any questions about how to enter this lottery or any questions in connection with the lottery, please send an email to support@lendermarket.com.