

Lendermarket Limited

Instant Deposits – Instant Rewards

Cashback Campaign

Applicable as of	15th of May, 2025
Version	1.0

Terms and Conditions

1. Introduction

Lendermarket offers the opportunity to earn rewards by investing newly deposited funds via Visa or Mastercard. By participating in this campaign, Users agree to these terms as outlined herein, and are consistent with any other terms Lendermarket applies. The terms used herein shall have the same meaning as described in the Rules of the Platform unless the context otherwise requires or is indicated differently in the present Terms.

2. Periods of the campaign

2.1. ("**Opt-In Period**") from the 15th of May, 2025 at 00:01 GMT+1 to the 12th of June, 2025 at 23:59 GMT+1 (both inclusive).

2.2. ("**Campaign Period**") from the 15th of May, 2025 at 00:01 GMT+1 to the 12th of June, 2025 at 23:59 GMT+1 (both inclusive).

2.3. ("**Depositing Period**") from the 15th of May, 2025 at 00:01 GMT+1 to the 12th of June, 2025 at 23:59 GMT+1 (both inclusive).

2.4. ("**Investing Period**") from the 15th of May, 2025 at 00:01 GMT+1 to the 12th of June, 2025 at 23:59 GMT+1 (both inclusive).

3. Eligibility criteria

3.1. The User is eligible for the cashback bonus if the following conditions are met:

3.1.1. The User has opted into the campaign by activating the offer via their investor dashboard during the Campaign Period.

3.1.2. The User deposits funds via Visa or Mastercard into their Lendermarket account within the Campaign Period.

3.1.3. The User invests the deposited funds from card transactions into any of the Listed Loans available on the Lendermarket platform during the Campaign Period.

3.2. Deposits made by any other method (e.g., bank transfer) are not eligible for this campaign.

3.3. By entering this Campaign, the User agrees to accept and to be legally bound by these Terms and Conditions.

4. Calculation of campaign bonus

4.1. The campaign bonus is calculated automatically for each User who meets the eligibility criteria as defined in Section 3.1.

4.2. Taking into account Section 3.1, the cashback is calculated based on the total amount of card-funded investments during the Campaign Period, using the following tiers:

Total Invested from Card Deposits	Bonus
€500 – €2,999	0.5% cashback bonus
€3,000 – €9,999	1.0% cashback bonus
€10,000 – €24,999	1.5% cashback bonus
€25,000 or more	2.5% cashback bonus

4.3. The cashback bonus is credited instantly to the User's Available Balance after each eligible investment of card-deposited funds is made during the Campaign Period.

4.3.1. If a User makes multiple card deposits during the Campaign Period, their total invested amount from all eligible deposits is automatically tracked and aggregated.

4.3.2. When the cumulative invested amount reaches a higher bonus tier, the system recalculates the total eligible bonus at the applicable new cashback rate and adjusts the User's reward accordingly, by crediting the difference between the new total bonus and the amount already paid.

4.4. For example, if a User opts into the campaign and makes an initial card deposit of €2,000, which is then fully invested into Listed Loans by entering into a Limited Recourse Loan Agreement during the Campaign Period, the User will receive an instant cashback bonus of €10 (0.5% of €2,000). Later, during the same Campaign Period, the User makes an additional card deposit of €1,000, which is also fully invested into Listed Loans. At this point, the User's cumulative investment from card deposits reaches €3,000, moving them into the 1% cashback tier. Since the total eligible investment has now surpassed the €3,000 threshold, the cashback percentage increases retroactively. The system automatically recalculates the bonus for the full €3,000 at the new 1% rate, which amounts to €30 in total. As the User has already received €10, the system credits an additional €20 to align with the new tier, ensuring the User receives the correct cumulative bonus amount based on the updated investment total.

4.4.1. For example, if a User opts into the campaign and makes an initial card deposit of €400, which is then fully invested into Listed Loans by entering into a Limited Recourse Loan Agreement during the Campaign Period, the User will not yet receive any cashback, as the minimum eligible investment threshold of €500 has not been met. Later, during the same Campaign Period, the User makes an additional card deposit of €100, which is also fully invested into Listed Loans. At this point, the User's cumulative investment from card deposits reaches €500, qualifying them for the 0.5% cashback tier. Once the €500 eligibility threshold is reached and fully invested, the system automatically calculates the cashback bonus for the total amount, and the User receives a €2.50 bonus (0.5% of €500), credited instantly to their Available Balance.

4.5. Cashback can be reinvested immediately or withdrawn, subject to the Platform's regular withdrawal conditions.

4.6. The User will receive the campaign bonus if all conditions set in these Terms have been fulfilled.

4.7. The campaign bonus is paid by the Lendermarket and Creditstar based on the calculation provided by Lendermarket which acts as an intermediary and remunerates the User on behalf of the Loan Originator by depositing electronic funds equivalent to the campaign into the Lender Account of the User.

4.8. These terms do not alter or anyway limit the use or terms of referral campaigns, affiliate bonus programs or any other campaigns.

4.9. The investor may receive multiple bonus payments as a reward from the campaign, as stipulated.

5. Taxation

5.1. The eligible User shall be fully responsible for the calculation and payment of all taxes arising from the campaign bonus obtained as a result of their participation in the campaign campaign. All Bonuses will be paid without any deduction or withholding for or on account of any Tax unless required by law.

6. Termination and updates to terms and conditions

6.1. Lendermarket reserves the right to suspend or terminate Lender Accounts or deny any campaign bonus if we notice any activity that we believe is abusive, fraudulent, or does not comply with any of these Terms or any other agreements that apply to Users.

6.2. Lendermarket may suspend or terminate the campaign or a User's ability to participate in it at any time for any reason.

6.3. Lendermarket may, in our sole and absolute discretion, amend these Terms or terminate the campaign unilaterally.

6.4. If Lendermarket, at its sole discretion, believes that the eligible User has created an account for the primary purpose of collecting the campaign bonus, and not using the services of Lendermarket, the User will be disqualified from this campaign and will not be eligible for its rewards.

6.5. Lendermarket may review the payment information of the eligible User if it will suspect a breach of these terms.

7. Miscellaneous

7.1. Any dispute or claim arising out of these terms, or its subject matter or formation (including non-contractual disputes or claims) shall be governed by these terms and by the Rules of the Platform that have been published on the Platform at the moment when participating in this campaign.

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