

Version No.	2
Date of version	14.12.2023.

LOYALTY BONUS PROGRAM TERMS AND CONDITIONS

1. The „LOYALTY BONUS PROGRAM” is a loyalty bonus program (hereinafter referred – Loyalty Program) of Swaper Platform OÜ, registry code: 14726410, (hereinafter referred – Swaper) granting additional interest when Swaper Users reach a certain value of their User Account on platform <https://swaper.com> (hereinafter referred – Platform) by these Loyalty Program’s terms and conditions (hereinafter referred – Terms and Conditions).
2. All terms used in the Loyalty Program have the same meaning as in Terms of Use on Platform unless otherwise defined herein.
3. These Terms and Conditions of the Loyalty Program are valid from December 15, 2023, unlimited per termination by Swaper.
4. The Loyalty Program applies only to all natural persons who are registered, verified, and who have an active User Account in accordance with the Terms of Use on Platform and if such natural persons have been added to the Loyalty Program by Swaper. The Loyalty Program does not apply to Users who are legal entities (the companies).
5. The Users shall be added to the Loyalty Program by Swaper if:
 - 5.1. the User Account value was at least EUR 5 000 (five thousand euros) or an equivalent amount in GBP by February 28, 2023. These Users needed to keep this User Account value for at least three consecutive months and then were entitled to be added to Loyalty Program automatically; or
 - 5.2. the User Account value is at least EUR 25 000 (twenty-five thousand euros) or an equivalent amount in GBP from March 1, 2023. These Users need to keep this User Account value for at least three consecutive months and then are entitled to be added to Loyalty Program automatically.
 - 5.3. If the User has been revoked from Loyalty Program by February 28, 2023, (i.e., the value of the User Account is below EUR 5 000 (five thousand euros) or an equivalent amount in GBP) the User has applicable the same conditions which are applicable from March 1, 2023, (i.e., conditions stated in Clause 5.2. of these Terms and Conditions), to be added to the Loyalty Program again.
6. The Users will be revoked from the Loyalty Program if the User Account value drops below EUR 5 000 (five thousand euros) or EUR 25 000 (twenty-five thousand euros) (depending on which amount was used to be added to the Loyalty Program) for three consecutive months.
7. Participation in the Loyalty Program is confirmed by Swaper by sending an email to the User after User has been added to the Loyalty Program.
8. The User who has been added to the Loyalty Program, gets an additional 2% (two percent) interest per annum regarding to purchased Claims of Wandoo Finance S.L.U., Wandoo Finance SIA and SW Finance OÜ (see more <https://swaper.com/en/loan-originators>) from the moment when Swaper has announced the User’s participation in the Loyalty Program by email.
9. The Users may contact Swaper for any issue and any additional information at any time by sending an email at info@swaper.com.

10. The User can't use the Loyalty Program in conjunction with any other Swaper's promotions.
11. The Users shall be fully responsible for their participation in the Loyalty Program and shall fully compensate for any damages caused by their illegal activities to Swaper or any third party.
12. Swaper is not responsible for any technical problems or illegal actions of any third parties as the result the User has not registered, verified on Platform and/or the User Account is not opened by Swaper on time and/or if any bank transactions are not done on time.
13. Swaper shall be entitled to make unilateral changes in these Terms and Conditions at least 1 (one) day before new changes apply.
14. Swaper has the right to suspend or terminate the Loyalty Program at any time, at its sole discretion, informing its Users via email by sending the notice to the User's email registered on Platform at least 5 (five) days before.