

TERMS & CONDITIONS OF CASHBACK CAMPAIGN FOR NEW USERS

1. Explanation of terms used in these Terms & Conditions

Cashback Campaign – a campaign according to which Users can be granted Bonus if they have active Auto Invest Portfolio function during the campaign period, invested money in the loans of Cashback Campaign and have certain status of User.

Cashback Bonus – a certain sum added to Cession remuneration if the User comply with the Terms & Conditions of Cashback Campaign.

Payout date – the date when the Bonus is paid to the Current User Account.

2. Cashback Campaign period

The Cashback Campaign is valid from 4th of June, 2020 till 4th of July, 2020.

3. Conditions for participation in the Cashback Campaign

- a) User has registered in the Transaction Site during Cashback Campaign period;
- b) User has an active Auto Invest Portfolio function during Cashback Campaign period and until the Payout date and that all the other applicable Terms and Conditions indicated herein for pay-out of the Cashback bonus are fulfilled.
- c) In case the Auto Invest Portfolio is deactivated or paused during the aforementioned period then Bonus is applicable only for investments made by User using the Auto Invest Portfolio function. Bonus is not applicable if in the Payout date Auto Invest Portfolio function is deactivated or paused;
- d) Investments will have to be made only by using Auto Invest Portfolio function and according to Chapter 6 of the Terms & Conditions of the Cashback Campaign.

4. Bonus calculation

Bonus is calculated at the rate of 2 (two) % from the User's invested money during the Cashback Campaign period by using Auto Invest Portfolio function.

5. Payout date

The Payout date of the Cashback Campaign is 17th of July, 2020.

6. Loans of the Cashback Campaign

Countries: All (PL, DK, ES)

Loans from primary market;

Term: up to 30 days

Investments made with Auto Invest Portfolio

7. Other provisions

Bonus is not applicable in case the User violates Terms & Conditions of the Cashback Campaign and/or Terms of Use of Transaction Site www.swaper.com.

Bonus shall include all applicable taxes for participation in the Cashback Campaign, and the User shall cover the respective taxes (if applicable). Swaper is entitled to withhold tax from income gained by the User if according to the applicable law requirements such withhold is responsibility of Swaper.

All terms used in the Terms & Conditions of the Cashback Campaign have the same meaning as stipulated in Terms of Use of Transaction Site www.swaper.com, unless stated otherwise.

Terms & Conditions of the Cashback Campaign shall become binding in respect of User as of the moment when the User has sent his acceptance to Swaper's email address info@swaper.com. The acceptance must be sent from the email address used by the User for registration in Transaction Site.

Swaper shall be entitled to make unilateral changes in the Terms & Conditions of the Cashback Campaign by informing Users via a notice sent to the User Account at least 1 (one) business day before the changes enter into force.