

CASHBACK CAMPAIGN TERMS & CONDITIONS

1. Used terms:

Campaign this cashback campaign, where Investor may qualify for Cashback

Bonus if has used Auto Invest functionality

Cashback bonus additional remuneration to Investor if it qualifies according to the

Campaign's Terms & Conditions

Payout date the date when Cashback bonus shall be paid out on Investor's

Viainvest Account

SIA "Viainvest" a company registered according to laws of the Republic of Latvia under the registration number 40203015744

All other terms used in the present Terms & Conditions shall have the meaning as stipulated by the provisions of <u>Regulations of Investment platform</u>, unless stated otherwise.

- 2. The Campaign period is from May 28, 2020 until June 10, 2020.
- **3.** Investors shall qualify for the Cashback bonus if all criteria described below are met:
- **3.1.** The Investor holds a registered Investor Account within Viainvest Investment Platform;
- **3.2.** The Investor has activated before or activates within the validity of the Campaign the Auto Invest function. The function can be disconnected within a validity time of the Campaign, though only those Investments which are made by the Auto Invest function will be considered at the calculation of Cashback bonus;
- **3.3.** After the end of Campaign and until the Payout date the Investor shall keep the Auto Invest function active and it shall not be disabled during this period. For avoidance of doubt, if Auto Invest function is disconnected within 14 days from the end day of Campaign, the Cashback bonus will not be applicable.
- **4.** The formula for calculating Cashback bonus is the following: any amount invested via Auto Invest tool during the Campaign period multiplied by 1%.
- **5.** The participants of the Campaign are all Loan Originators listed on Viainvest Investment Platform: SIA "VIA SMS", AS "VIA SMS group", "VIA SMS PL" Sp.z.o.o., "Viaconto Minicredit" S.L., "ViaConto Sweden" AB, IFN "Viaconto Minicredit" S.A., "VIA SMS" s.r.o.



- **6.** The payout of Cashback bonus will be executed by Viainvest starting from June 25, 2020 and the Cashback bonus will be transferred to Investor's Account on Investment Platform.
- 7. The Cashback bonus is paid out by the Loan Originator in whose Rights to Claim the Investor has invested with Auto Invest functionality during the Campaign period. The Cashback bonus shall include all applicable taxes for participation in the Campaign, and the Investor shall cover the respective taxes (if applicable). Viainvest is entitled to withhold tax from income gained by Investor according to the applicable law requirements.
- **8.** Viainvest reserves the right to change the terms of the Campaign at any time with one business day in advance notice or cancel the Campaign with an immediate effect.