

Summer Kickstart Bonus

Terms and Conditions

Effective Date: 14 May 2026

Last updated: 16 May 2026

Important notice: participation in the Campaign and investing in loans involves financial risk. You may lose part or all of the funds you invest. The Cashback Bonus does not reduce or eliminate investment risk. Investments made through the Loanch platform are not covered by a deposit guarantee or investor compensation scheme. PRZEMEK SAVJETOVANJE d.o.o. (LOANCH) operates an online platform facilitating the purchase of loan claims and its business activities are not regulated activities under Croatian law requiring a licence from the Croatian Financial Services Supervisory Agency (CFSSA) or the Croatian National Bank (CNB). The CFSSA and CNB issued a joint public warning on 16 July 2024 noting that investments through platforms of this type are not subject to regulatory supervision and are not covered by investor protection schemes in Croatia. The Company operates in compliance with applicable Croatian laws, including consumer protection, electronic commerce, anti-money laundering, and data protection legislation.

1. General Terms

1.1 PRZEMEK SAVJETOVANJE d.o.o. (LOANCH), a company incorporated under the laws of the Republic of Croatia with registration number 49535909257 and registered address at Kaciceva ulica 2, 10000 Zagreb, Croatia (hereinafter referred to as "Loanch"), is organising a promotional cashback campaign titled "Summer Kickstart Bonus" (hereinafter referred to as the "Campaign").

1.2 By participating in the Campaign, the investor (hereinafter referred to as the "Investor") confirms that they have read, understood, and agreed to these Terms and Conditions (hereinafter "Campaign T&C"), as well as Loanch's General Terms and Conditions and Privacy Policy. Capitalised terms not defined herein have the meanings assigned to them in the General Terms.

1.3 In the event of any conflict or inconsistency between these Campaign T&C and any promotional or marketing materials relating to the Campaign, these Campaign T&C shall prevail.

1.4 Participation in the Campaign is voluntary. Loanch reserves the right to verify the eligibility of any Investor and to request supporting documentation.

1.5 The Campaign is open to individuals who hold an active, fully verified Loanch investor account at the time of their first qualifying deposit.

2. Campaign Period and Key Dates

2.1 The Depositing Period runs from 18 May 2026 (00:00 CET) to 18 June 2026 (23:59 CET). Deposits made outside this period do not qualify for the Campaign.

2.2 The No-Withdrawal Period commences on 14 May 2026 (the Campaign announcement date) and ends on 20 August 2026 (inclusive). The No-Withdrawal Period commences on the announcement date to preserve the integrity of the net deposit calculation and to prevent pre-campaign withdrawals intended to be re-deposited as qualifying new deposits. The consequences of withdrawals during this period are set out in clause 3.6.

2.3 The Cashback Bonus will be credited to eligible Investors' accounts on 31 August 2026 (the "Payout Date"), provided all eligibility conditions have been continuously satisfied until that date.

2.4 Loanch reserves the right to extend the Payout Date by up to fourteen (14) calendar days upon advance notice to Investors. No such extension shall reduce an Investor's accrued entitlement to a Cashback Bonus.

3. Eligibility Criteria

An Investor is eligible to receive the Cashback Bonus only if all of the following conditions are met simultaneously:

3.1 The Investor holds an active and fully verified Loanch investor account as of the date of their first qualifying deposit.

3.2 The Investor makes one or more new cash deposits to their Loanch account during the Depositing Period. New deposits means funds transferred from an external bank account to the Investor's Loanch account during the Depositing Period. Existing balances, proceeds from loan repayments credited before the Depositing Period, and reinvested funds already on the platform before 18 May 2026 do not constitute new deposits and do not qualify. New deposits that are invested in Eligible Loans during the Depositing Period in accordance with clause 3.4 are referred to herein as "qualifying deposited funds".

3.3 To be eligible for the Cashback Bonus, the Investor's net qualifying deposit amount must be at least EUR 500, and the relevant qualifying deposited funds must be invested in Eligible Loans as set out in clause 3.4. The net qualifying deposit amount is calculated as the total new deposits made during the Depositing Period minus all withdrawals made from the Investor's Loanch account from 14 May 2026 until the end of the No-Withdrawal Period (20 August 2026, inclusive).

3.4 Qualifying deposited funds must be invested in Eligible Loans, as defined in clause 3.5, during the Depositing Period. The amount eligible for the Cashback Bonus shall be limited to the lower of: (a) the Investor's net qualifying deposit amount calculated under clause 3.3; and (b) the amount of qualifying deposited funds actually invested in Eligible Loans during the Depositing Period.

3.5 "Eligible Loans" means Tambadana Installment loans available on the Loanch platform with at least ninety (90) calendar days remaining until their scheduled maturity date at the time of investment. Investors may identify Eligible Loans using the maturity filter available in their

investor account or by configuring their Auto Invest strategy to include only loans with a remaining term of 90 days or more.

3.6 Withdrawals during the No-Withdrawal Period. Withdrawals from the Investor's Loanch account are permitted during the No-Withdrawal Period but will reduce the net qualifying deposit amount as calculated under clause 3.3. If the net qualifying deposit amount falls below EUR 500 as a result, no Cashback Bonus will be payable.

3.7 Failure to satisfy any condition in this Section 3 will result in partial or full disqualification as set out in clause 4.4.

4. Cashback Calculation

4.1 Subject to Section 3, the Cashback Bonus is a flat-rate percentage applied to the amount eligible for the Cashback Bonus under clause 3.4, according to the following tiers:

- EUR 500 - EUR 3,500 → 1% cashback
- EUR 3,501 - EUR 8,000 → 2% cashback
- EUR 8,001 - EUR 15,000 → 3% cashback
- EUR 15,001 and above → 4% cashback

The applicable tier and Cashback Bonus are calculated from the amount eligible for the Cashback Bonus under clause 3.4, being the lower of the Investor's net qualifying deposit amount and the amount of qualifying deposited funds actually invested in Eligible Loans during the Depositing Period. For example, if an Investor deposits EUR 10,000 and invests it in Eligible Loans, but subsequently withdraws EUR 5,000 during the No-Withdrawal Period, both the applicable tier and Cashback Bonus are calculated from the net amount of EUR 5,000.

4.2 The cashback rate applies to the entire amount eligible for the Cashback Bonus under clause 3.4 based on the tier within which that amount falls (flat-rate structure, not marginal). For example: an amount eligible for the Cashback Bonus of EUR 5,000 receives 2% on the full EUR 5,000 (EUR 100), not 1% on the first EUR 3,500 and 2% on the remainder.

4.3 The maximum Cashback Bonus per Investor is capped at EUR 800, regardless of the total deposit amount. By way of illustration: an amount eligible for the Cashback Bonus of EUR 2,000 -> EUR 20; EUR 6,000 -> EUR 120; EUR 10,000 -> EUR 300; EUR 20,000 -> EUR 800 (cap); EUR 30,000 -> EUR 800 (cap).

4.4 Effect of withdrawals and other events:

– Any withdrawals made from the Investor's Loanch account from 14 May 2026 until 20 August 2026, inclusive, will reduce the net qualifying deposit amount as calculated under clause 3.3. The Cashback Bonus will be recalculated based on the amount eligible for the Cashback Bonus under clause 3.4. If the amount eligible for the Cashback Bonus falls below EUR 500, no Cashback Bonus will be payable.

– If an Eligible Loan is repaid early by the borrower, the early repayment does not in itself disqualify the original investment from the Cashback Bonus calculation. Any funds subsequently

invested into another Eligible Loan during the Depositing Period will count toward the Investor's qualifying investment amount, subject to the calculation limit set out in clause 3.4.

– If an Eligible Loan triggers the buyback guarantee and is repurchased by the loan originator, the resulting funds are treated in accordance with the preceding point. A buyback event does not itself constitute a withdrawal for purposes of the No-Withdrawal Period.

4.5 The Cashback Bonus will be credited in EUR to the Investor's Loanch account on the Payout Date. Following the Payout Date, the Investor may freely reinvest or withdraw the credited amount.

4.6 Cashback calculations are performed automatically by the platform. An Investor who believes their Cashback Bonus has been calculated incorrectly may submit a written query to info@loanch.com within fourteen (14) calendar days of the Payout Date. Loanch will provide a substantive response within ten (10) business days.

5. Taxation

5.1 The Investor is solely responsible for determining, declaring, and paying any taxes, levies, or other charges applicable to the Cashback Bonus under the laws of their country of residence or any other applicable jurisdiction.

5.2 Loanch does not withhold taxes from Cashback Bonus payments unless required to do so by applicable law. Investors are advised to consult an independent tax adviser regarding their individual tax obligations.

5.3 A record of Cashback Bonus payments will appear in the Investor's account statement and may be used for personal tax reporting purposes.

6. Modification and Termination

6.1 Loanch reserves the right to amend these Campaign T&C or to suspend or terminate the Campaign at any time. In the event of any material amendment adverse to Investors (including changes to cashback rates, tiers, the cap, the Depositing Period, or the No-Withdrawal Period), Loanch will provide at least five (5) calendar days' prior written notice via email and/or a prominent notice on the Campaign landing page. Amendments required by applicable law or a regulatory order may take effect immediately.

6.2 If the Campaign is terminated prior to the Payout Date for reasons beyond Loanch's reasonable control (including force majeure, regulatory order, or material operational disruption), Loanch will calculate and credit a pro-rated Cashback Bonus to eligible Investors based on qualifying deposits and investments held at the time of termination, subject to the cap in clause 4.3.

6.3 Loanch reserves the right to withhold, reduce, or cancel the Cashback Bonus and/or suspend or terminate an Investor's account where the Investor is found to be: (a) acting fraudulently or abusively; (b) in material breach of these Campaign T&C or the General Terms;

or (c) participating in the Campaign solely to obtain the Cashback Bonus without genuine investment activity, as determined by Loanch based on reasonable analysis of account and transaction data.

6.4 Loanch may review account activity and transaction history in connection with the Campaign to detect violations of these Campaign T&C, anti-money-laundering obligations, or other applicable laws.

7. Miscellaneous

7.1 These Campaign T&C are governed by and construed in accordance with the laws of the Republic of Croatia, without prejudice to any mandatory consumer protection rights under the laws of an Investor's EU member state of residence.

7.2 Any dispute arising from these Campaign T&C shall be subject to the exclusive jurisdiction of the competent courts of Zagreb, Croatia, unless mandatory law provides otherwise.

7.3 Investors may submit a complaint relating to the Campaign by contacting Loanch at info@loanch.com. Loanch will acknowledge receipt within two (2) business days and provide a substantive response within fifteen (15) business days. If not satisfied with the outcome, the Investor may refer their complaint to the competent consumer protection authority or out-of-court dispute resolution body in their country of residence.

7.4 These Campaign T&C do not modify or supersede the General Terms, which continue to apply in full. In the event of conflict between these Campaign T&C and the General Terms with respect to the Campaign, these Campaign T&C shall prevail.

7.5 If any provision of these Campaign T&C is found to be invalid, unlawful, or unenforceable, that provision shall be severed and the remaining provisions shall continue in full force and effect.

7.6 These Campaign T&C are published in English. In the event of any discrepancy between a translated version and the English version, the English version shall prevail.

7.7 For all Campaign enquiries: info@loanch.com.