

LOANCH EARLY-BIRD INVESTMENT BONUS TERMS AND CONDITIONS

1. GENERAL TERMS

RiseTech Kft., a company incorporated in Hungary with registration number 01-09-409513 and legal address at 1071 Budapest, Damjanich utca 58. félemelet 3. ajtó, Hungary (hereinafter referred to as “Loanch”), is providing an opportunity to earn cashback rewards by depositing and investing on the platform. By participating in this cashback campaign (hereinafter referred to as the “Campaign”), participants accept these terms and conditions (hereinafter referred to as the “Terms and Conditions”) and agree to any other applicable terms and conditions that Loanch imposes.

The definitions of terms used herein are consistent with those in the platform user agreement terms and conditions (hereinafter referred to as the “General Terms”), except where the context indicates otherwise.

2. PERIOD OF THE CAMPAIGN

2.1. The Campaign period (hereinafter referred to as the “Campaign Period”) is from **September 1, 2025, to November 11, 2025, 23:59 GMT+1** (inclusive).

2.2. Deposits must be made between **September 1, 2025, and September 30, 2025** (hereinafter referred to as the “Depositing Period”).

2.3. Deposited funds must be fully invested in Tambadana’s installment loans during the Campaign Period with at least 60 days before maturity (hereinafter referred to as the “Investing Period”).

2.4. No withdrawal period is between **September 1, 2025, and October 31, 2025** (hereinafter referred to as the “No Withdrawal Period”).

2.5. Cashback will be credited to eligible users on **November 11, 2025**.

3. ELIGIBILITY CRITERIA

3.1. The User is eligible for the cashback bonus (hereinafter referred to as the “Cashback Bonus”) only if they meet all of the following criteria:

3.1.1. The User has registered on the Platform before the end of the Campaign.

3.1.2. The User has deposited a minimum of **EUR 500** during the Depositing Period.

3.1.3. The User’s **new deposits made between September 1–30, 2025** must be fully invested in Tambadana’s installment loans during the Investing Period.

3.1.4. The User has not withdrawn any funds from their investor account during the No Withdrawal Period.

3.2. By participating in the Campaign, the User consents to and acknowledges the legal obligations outlined in these Terms and Conditions.

4. CALCULATION

4.1. The Cashback Bonus will be automatically calculated for every User who meets the eligibility criteria outlined in Section 3.1.

4.2. The Cashback Bonus is calculated based on the total amount of each qualifying deposit made during the Depositing Period, according to the following schedule:

- **1 – 10 September 2025:** 3% cashback on deposited and invested amount
- **11 – 20 September 2025:** 2% cashback on deposited and invested amount
- **21 – 30 September 2025:** 1% cashback on deposited and invested amount

4.3. The maximum total Cashback Bonus that can be earned through this Campaign is capped at **EUR 800 per investor**.

4.4. Withdrawals made before October 31, 2025, will reduce the Cashback Bonus based on the remaining balance

4.5. The Cashback Bonus will be credited directly to the User's investment account. The payments will be processed on **November 11, 2025**.

5. TAXATION

5.1. The User who qualifies to receive the Cashback Bonus is responsible for calculating and paying all taxes associated with the Cashback Bonus resulting from their participation in the Campaign. All Cashback Bonuses will be issued without any deduction or withholding for taxes unless mandated by law.

6. TERMINATION AND UPDATES TO THE TERMS AND CONDITIONS

6.1. Loanch has the authority to suspend or terminate the User's profile or withhold any Cashback Bonus if the User engages in behavior that Loanch deems abusive, deceitful, or not in compliance with these Terms and Conditions, the General Terms, or any other agreements related to the User.

6.2. Loanch reserves the right to suspend or terminate the Campaign or the User's participation in it at any time and for any reason.

6.3. Loanch may amend these Terms and Conditions or terminate the Campaign at its sole discretion, without any obligation to obtain the consent of others.

6.4. If Loanch determines, at its sole discretion, that a User has created their profile primarily for the purpose of collecting the Cashback Bonus without genuinely utilizing Loanch's services, that User will be disqualified from the Campaign and ineligible for any Cashback Bonuses.

6.5. If there is a suspicion of a violation of these Terms and Conditions, Loanch has the authority to review the payment details of the qualifying User.

7. MISCELLANEOUS

7.1. All disputes or claims arising from these Terms and Conditions, their subject matter, or formation (including non-contractual disputes or claims) shall be governed by these Terms and Conditions and the General Terms published during participation in the Campaign.

7.2. For any inquiries regarding participation in the Campaign, please contact us at **info@loanch.com**