# Black Friday Cashback

**Terms and Conditions**

**Effective Date: 9 November 2026**

## 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 Kačićeva ulica 2, 10000 Zagreb, Croatia (hereinafter referred to as "Loanch"), is organising a promotional cashback campaign titled "Black Friday Cashback" (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 request supporting documentation.

**1.5** The Campaign is open to new and existing Investors who hold an active, fully verified Loanch investor account and meet the eligibility criteria set out below.

**1.6** Investing through the Platform involves financial risk, including the possible loss of part or all of the invested capital. The Cashback Bonus does not eliminate or reduce these risks or guarantee repayment or investment performance. Investments are not bank deposits and are not covered by a deposit guarantee scheme.

## 2. Campaign Period and Key Dates

**2.1** The depositing and investing period runs from 11 November 2026 (00:00 CET) to 10 December 2026 (23:59 CET), inclusive (the "Depositing and Investing Period"). Deposits credited or investments made outside this period do not qualify for the Campaign.

**2.2** The No-Withdrawal Period commences upon publication of these Campaign T&C on the Loanch website on 9 November 2026, the Campaign announcement date, and ends on 11

March 2027 (23:59 CET), inclusive. The consequences of withdrawals during this period are set out in clauses 3.8 and 3.9.

**2.3** Cashback Bonuses will be calculated on 12 March 2027 (the "Calculation Date"), following the end of the No-Withdrawal Period and taking into account all qualifying transactions and withdrawals during the applicable periods.

**2.4** Cashback Bonuses will be credited to eligible Investors' accounts on 18 March 2027 (the "Payout Date"), provided all eligibility criteria have been satisfied.

**2.5** Where additional time is reasonably required to verify transactions or process payments, Loanch may postpone the Payout Date by up to fourteen (14) calendar days. Loanch will notify eligible Investors by email before the original Payout Date, stating the reason for the postponement and the revised Payout Date. Any postponement will not reduce the Cashback Bonus or extend the No-Withdrawal Period. Withdrawals made after the No-Withdrawal Period ends will not reduce the Cashback Bonus.

**2.6** All times referred to in these Campaign T&C are Central European Time, being CET or CEST as applicable on the relevant date. All amounts are in euro (EUR).

# 3. Eligibility Criteria

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

**3.1** The Investor holds an active and fully verified Loanch investor account at the time of their first New Deposit, on the Calculation Date and on the Payout Date.

**3.2** The Investor makes one or more new cash deposits to their Loanch account during the Depositing and Investing Period. "New Deposits" means funds transferred during the Depositing and Investing Period from an external bank or payment account held in the Investor's own name to the Investor's Loanch account, through a funding channel permitted under the General Terms. Existing balances, loan repayments, buyback or repurchase proceeds, internal transfers, referral rewards, cashback, loyalty rewards, other bonus or promotional funds, and funds already held or reinvested on the Platform before 11 November 2026 do not constitute New Deposits.

**3.3** If a payment counted as a New Deposit is subsequently reversed, cancelled, charged back, successfully disputed or otherwise not successfully received by Loanch, that amount is excluded from the Campaign and the Cashback Bonus is recalculated accordingly. Where the recalculation takes place after the Payout Date and results in a Cashback Bonus lower than the amount already credited, Loanch may deduct the difference from the Investor's Loanch account balance or set it off against funds subsequently becoming available in that account, to the extent technically feasible and permitted by applicable law.

**3.4** The Investor invests New Deposits in Eligible Loans during the Depositing and Investing Period. The relevant New Deposit must be credited to the Investor's Loanch account before the corresponding investment is made. Both the New Deposit and the corresponding investment must occur during the Depositing and Investing Period.

**3.5** "Eligible Loans" means Tambadana Installment Loans offered on the Loanch platform with at least ninety (90) calendar days remaining until their scheduled maturity date at the time of investment. The applicable cashback rate is determined by the remaining period until maturity at the time of investment, rather than the product name or original loan term, as specified in clause 4.1.

**3.6** New Deposits are allocated chronologically to investments in Eligible Loans. Each investment, taken in the order in which it was made, is allocated against the earliest New Deposits that were credited before that investment and have not already been allocated.

An investment is allocated no qualifying amount to the extent that no unallocated New Deposit was credited before it was made. Repayments, repurchase proceeds and other amounts returned from investments do not increase or replenish the amount of New Deposits available for allocation. Each euro of a New Deposit may be allocated only once, regardless of whether the relevant investment is subsequently repaid, repurchased or otherwise returned.

**3.7** The "Gross Qualifying Amount" is the total amount of New Deposits allocated to investments in Eligible Loans during the Depositing and Investing Period.

**3.8** Withdrawals from the Investor's Loanch account to an external account during the No-Withdrawal Period are permitted but reduce the Gross Qualifying Amount.

The total amount of such withdrawals is allocated proportionally across the qualifying amounts of investments subject to different cashback rates, so that each qualifying amount is reduced in the same proportion that the total withdrawals bear to the Gross Qualifying Amount.

The resulting amounts are the "Net Qualifying Amounts". If the total withdrawals equal or exceed the Gross Qualifying Amount, all Net Qualifying Amounts are zero and no Cashback Bonus will be payable.

**3.9** The following are not treated as withdrawals for the purposes of the Campaign:

- Loan repayments, interest, and buyback or repurchase proceeds credited to the Investor's Loanch account balance;
- The reinvestment of funds within the Platform; and
- The internal reallocation of funds between the Investor's own positions on the Platform.

**3.10** The sum of the Net Qualifying Amounts must be at least EUR 500. If it is below EUR 500, no Cashback Bonus will be payable.

**3.11** Loanch does not guarantee that Eligible Loans will be available on the Platform at any particular time during the Depositing and Investing Period. Availability depends on the supply of loans by the loan originator and on demand from other Investors. An Investor who is unable to invest because no Eligible Loans are available at the relevant time does not thereby become entitled to a Cashback Bonus.

**3.12** Where an Investor satisfies the conditions of this Section 3 in respect of part only of their deposits or investments, the Cashback Bonus is calculated on that part. If no part satisfies those conditions, no Cashback Bonus will be payable.

# 4. Cashback Calculation

**4.1** Subject to Section 3, the Cashback Bonus is calculated based on the remaining period until the scheduled maturity date of each Eligible Loan at the time of investment, at the following rates:

| Remaining period until maturity | Cashback rate |
|---|---|
| 90-119 calendar days | 1% |
| 120-179 calendar days | 1.5% |
| 180 or more calendar days | 2% |

Loans with fewer than ninety (90) calendar days remaining until maturity do not qualify for the Campaign.

**4.2** The applicable cashback rate is applied to the Net Qualifying Amount allocated to the corresponding Eligible Loans. The resulting cashback amounts are then added together. All amounts are rounded to the nearest euro cent.

**4.3** The maximum Cashback Bonus is determined by the Investor's total Net Qualifying Amount under the Campaign, as follows:

| Total Net Qualifying Amount | Maximum Cashback Bonus |
|---|---|
| EUR 500-9,999.99 | EUR 200 |
| EUR 10,000-29,999.99 | EUR 800 |
| EUR 30,000-49,999.99 | EUR 1,000 |
| EUR 50,000 or more | EUR 1,500 |

The applicable maximum Cashback Bonus applies once per Investor in aggregate across all Loanch accounts associated with or controlled by that Investor.

The Cashback Bonus cannot exceed the applicable maximum amount, regardless of the total amount invested or the cashback rates applied.

**4.4** The following rules apply when calculating the Cashback Bonus:

- Withdrawals made during the No-Withdrawal Period reduce the qualifying amounts in accordance with clause 3.8.
- If an Eligible Loan is repaid early by the borrower, the early repayment does not disqualify the original investment, and the funds returned to the Investor's Loanch account balance are not treated as a withdrawal.
- If an Eligible Loan is repurchased by the loan originator under an applicable buyback obligation, the repurchase does not disqualify the original investment, and the funds returned to the Investor's Loanch account balance are not treated as a withdrawal.
- The cashback rate applicable to each investment is determined at the time of investment and does not change if the loan is subsequently repaid early or repurchased.

**4.5** The following rules apply to combining the Campaign with other Loanch benefits, subject to the respective terms and eligibility requirements of those benefits:

- **Welcome Bonus:** Eligible new Investors may receive both the Welcome Bonus and the Cashback Bonus.
- **Loyalty Program:** Eligible Investors may continue to receive applicable Loyalty Program benefits alongside the Cashback Bonus.
- **Referral Program:** Investments included in the Cashback Bonus calculation are excluded from the referral bonus calculation for both the referring Investor and the referred Investor. This exclusion does not affect entitlements under the Referral Program Terms applicable to referrals made before these Campaign T&C were published.

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

**4.7** 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.

This fourteen-day period applies only to calculation queries and does not limit the Investor's right to submit a complaint under the Loanch Dispute Settlement Procedure or exercise any rights under applicable law. Loanch will review the query and respond without undue delay. A query that constitutes a complaint will be handled in accordance with the Loanch Dispute Settlement Procedure.

# 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 may amend these Campaign T&C or suspend or terminate the Campaign where reasonably necessary to comply with legal or regulatory requirements, prevent fraud or abuse, address a material technical or operational disruption or correct a manifest error. Loanch will provide at least five (5) calendar days' prior notice of any material change by email to participating Investors and by a prominent notice on the Campaign page. Changes required by applicable law or a binding regulatory order may take effect immediately to the extent necessary to comply with that requirement. No amendment, suspension or termination will retrospectively reduce the cashback rates or maximum Cashback Bonus, increase the minimum qualifying amount, extend the No-Withdrawal Period or otherwise adversely affect eligibility or the calculation of the Cashback Bonus in respect of New Deposits credited and investments made before the change takes effect, except to the extent required by applicable law or a binding regulatory order.

**6.2** If the Campaign is suspended or terminated early, New Deposits credited before the suspension or termination takes effect may continue to qualify if invested in Eligible Loans by the end of the original Depositing and Investing Period, subject to loan availability and applicable law. Deposits credited after the suspension or termination takes effect will not qualify unless Loanch announces that the Campaign has resumed. Cashback Bonuses relating to qualifying deposits and investments will be calculated under the terms applicable before the suspension or termination and credited on the Payout Date, subject to clause 2.5. The No-Withdrawal Period will not be extended. Loanch may announce an earlier payout or a shorter No-Withdrawal Period, provided this does not adversely affect Investors.

**6.3** Loanch may withhold, reduce or cancel a Cashback Bonus where it reasonably determines, based on supporting evidence, that the Investor has engaged in fraud or abuse relating to the Campaign or committed a material breach of these Campaign T&C or the General Terms that affects eligibility for or the calculation of the Cashback Bonus. Any reduction or cancellation must be proportionate to the effect of the conduct on the Investor's entitlement. Loanch will

inform the Investor of the reason, unless prohibited by applicable law. Any suspension or termination of the Investor's account will be governed by the General Terms.

**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 the Investor's country of habitual residence.

**7.2** Any dispute arising from these Campaign T&C shall be resolved in accordance with the dispute resolution provisions of the General Terms and the Loanch Dispute Settlement Procedure.

**7.3** Investors may submit a complaint relating to the Campaign by contacting Loanch at info@loanch.com or through the channels set out in the Loanch Dispute Settlement Procedure. Complaints are handled in accordance with that Procedure. If not satisfied with the outcome, the Investor may refer the complaint to a competent consumer protection authority or out-of-court dispute resolution body.

**7.4** These Campaign T&C do not modify or supersede the General Terms, which continue to apply in full. In the event of a 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 the English version and a translated version, the English version shall prevail.

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