

# Lendermarket Limited

## Pot o' gold Campaign

### Terms and Conditions

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| Applicable as of | 17th of March 2026 |
| Version          | 1.0                |

## 1. Introduction

This document is a marketing communication for the "Pot o' Gold Campaign" (the "Campaign"). Lendermarket offers Users the opportunity to receive a promotional bonus ("Bonus") by investing newly deposited funds. By opting into and participating in this campaign, Users agree to be bound by these Terms and Conditions ("Terms") and the Rules of the Platform ("Rules"). The terms used herein shall have the same meaning as described in the [Rules of the Platform](#) unless the context otherwise requires or is indicated differently in these Terms. This bonus is a promotional incentive and does not constitute an investment return or yield.

## 2. Periods of the campaign

- 2.1. ('**Opt-In Period**') from 17 March 2026 at 17:00 CET to 20 March 2026 at 17:00 CET (both inclusive).
- 2.2. ('**Campaign Period**') from 17 March 2026 at 17:00 CET to 17 July 2026 at 23:59 CET (both inclusive).
- 2.3. ('**Depositing Period**') from 17 March 2026 at 17:00 CET to 20 March 2026 at 17:00 CET (both inclusive).
- 2.4. ('**Investing Period**') from 17 March 2026 at 17:00 CET to 20 March 2026 at 17:00 CET (both inclusive).
- 2.5. ('**No Withdrawal Period**') from 17 March 2026 at 17:00 CET to 17 July 2026 at 23:59 CET (both inclusive).
- 2.6. ('**Bonus Pay**') The bonus will be credited by 24 July 2026 at 23:59 CET.

## 3. Eligibility criteria

- 3.1. The User is entitled to the campaign Bonus if all the following conditions are satisfied:
  - 3.1.1. The user has an active and verified Lendermarket account.
  - 3.1.2. The user has opted into the campaign during the Opt-In Period.
  - 3.1.3. The User deposits New Funds totalling at least €17,000 via card or bank transfer during the Depositing Period. Multiple deposits may be made, provided the total of New Funds equals or exceeds €17,000.
  - 3.1.4. The User invests at least €17,000 from those newly deposited funds into any of the Listed Loans available on the Platform during the Investing Period.
  - 3.1.5. The User has not withdrawn any funds from their investor account during the No Withdrawal Period.
- 3.2. Each eligible User who meets the eligibility criteria may receive only one bonus during this campaign, regardless of the total deposited or invested amount.
- 3.3. By entering this Campaign, the User agrees to accept and to be legally bound by these Terms and

Conditions.

3.4. Regulatory Verifications: In accordance with Anti-Money Laundering (AML) and "Know Your Customer" (KYC) requirements, users may be requested to provide additional documentation to verify the source of funds for their deposits. Eligibility for the Campaign and receipt of the Bonus are contingent upon the successful completion of these mandatory checks.

## **4. Calculation of campaign bonus**

4.1. The campaign bonus is calculated automatically for each User who meets the eligibility criteria outlined in Section 3.

4.2. Eligible Users who deposit and invest a minimum of **€17,000** of New Funds during the specified periods will receive a one-time fixed bonus of **€300**.

4.3. The User will receive the campaign bonus only if all conditions set in these Terms have been fulfilled. *If the User withdraws any funds from their investor account, deposited before or during the No Withdrawal Period, the bonus will not be granted as it will not comply with clause 3.1.5.*

4.4. Each User may receive only one bonus payment under this campaign.

## **5. Taxation**

5.1. The eligible User shall be fully responsible for the calculation and payment of all taxes arising from the Campaign bonus obtained as a result of their participation in the Campaign. All bonuses will be paid without any deduction or withholding for or on account of any tax unless required by law. The User should seek independent tax advice where needed.

## **6. Termination and updates to Terms and Conditions**

6.1. Lendermarket reserves the right to suspend or terminate the Investor's Accounts or deny any Campaign bonus if it notices any activity that Lendermarket reasonably believes is abusive, fraudulent, or does not comply with these Terms or any other agreements applicable to Users. This includes, without limitation, the misuse or abuse of Promo Codes.

6.2. Lendermarket may suspend or terminate the Campaign or a User's ability to participate in it at any time for any reason.

6.3. Lendermarket may, in our sole and absolute discretion, amend these Terms or terminate the Campaign unilaterally.

6.4. If Lendermarket, at its sole discretion, believes that the eligible User has created an account for the primary purpose of collecting the Campaign bonus and not using the services of Lendermarket, the User will be disqualified from this Campaign and will not be eligible for its rewards.

6.5. Lendermarket may review the payment information of the eligible User if it suspects a breach of these Terms.

## **7. Miscellaneous**

7.1. Any dispute or claim arising out of these Terms, or its subject matter or formation (including non-contractual disputes or claims) shall be governed by these Terms and by the [Rules of the Platform](#) that have been published on the Platform at the moment when participating in this Campaign.

7.2. Campaign Auto Invest portfolio activation alone does not guarantee that all newly deposited funds will be invested, as loan availability may vary in accordance with normal market conditions on the Platform.

7.3. These Terms do not alter or in any way limit the use or terms of referral Campaigns, affiliate bonus programmes, promo codes or any other Campaigns.

If you have any questions about how to enter or in connection with the Campaign, please send an email to [support@lendermarket.com](mailto:support@lendermarket.com).

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**WARNING! Investment in crowdfunding projects entails risks, including the risk of partial or entire loss of the money invested. Your investment is not covered by a deposit guarantee scheme or by an investor compensation scheme.**

**Lendermarket Limited, trading as Lendermarket, is regulated by the Central Bank of Ireland and provides services regulated under Regulation (EU) 2020/1503 (the Crowdfunding Regulation) as well as services not covered by the Crowdfunding Regulation. For more information, please read our [Services Statement](#) and the [Risk Disclosure Statement](#).**

The campaign bonus is a promotional incentive paid to eligible Users who grow their Invested Funds during the Campaign Period. It is not an investment return and is not connected to the performance of any individual investment.