



Applicable as of: 15.07.2026

In force as of: 15.07.2026

LENDERMARKET LIMITED REFERRAL PROGRAM TERMS AND CONDITIONS

1. INTRODUCTION

Lendermarket offers the opportunity to earn rewards by inviting friends to invest at Lendermarket through our Referral Program. By participating in the Program, Users agree to the Program Terms as outlined herein, and consistent with any other terms Lendermarket applies. The terms used in the Referral Program Terms and Conditions shall have the same meaning as ascribed in the Rules of the Platform, unless the context otherwise requires or is indicated differently in the present Terms.

Participation in the Referral Program and receipt of any Referral Bonus does not reduce, mitigate, or guarantee returns on any investment made on the Platform. Investments on the Platform carry risk, including risk of partial or total loss of capital. The Referral Bonus is a separate commercial incentive and should not be construed as investment advice or a recommendation to invest.

The Referral Bonus is calculated on the basis of all funds invested by the Referred Party across the Platform and is not linked to investment in any specific crowdfunding offer or Loan Originator. Lendermarket does not use the Referral Program to route investors towards any particular crowdfunding project.

2. DEFINITIONS

"Active Investment" means an investment in any project available on the platform which has not been subjected to the statutory withdrawal period (i.e. 'cooling off period') of 4 days.

"Date of Validation" means the date when the Referred Party has successfully validated their identity. "Invested Funds" is any amount of funds invested by a User on the Platform.

"Loan" means any investment opportunity offered by any LO on the Lendermarket Platform.

"Participant" means a User, who has an Investor Account on the Website and who is eligible to share the Referral Link.

"Referral Bonus" is a reward in the form of electronic funds the Participant and Referred Party receive by Lendermarket, as a transfer to their Investor Accounts if all conditions set in these Terms have been fulfilled.

"Referral Link" is a unique link available on an Investor Account that must be used by the Referred

Party to create an Investor Account at Lendermarket.

"Referred Party" means any natural or legal person who has created an Investor Account on the Website and has invested after using the Referral Link.

"Terms" means these Lendermarket Referral Program Terms and Conditions.

"Validated User" means a User that has successfully validated their identity.

"Investor" means any individual, any business, that makes funds available to a Loan Originator through the Lendermarket Platform, with the expectation that those funds will be repaid.

"Investment" means the commitment of money by an investor through the Lendermarket platform to fund a borrower or project owner, with the expectation of receiving repayment of principal and a financial return.

3. ELIGIBILITY

Nothing in these Terms limits or waives the statutory rights of any investor on the Platform under applicable law, including the pre-contractual reflection period applicable to non-sophisticated investors pursuant to Article 22 of Regulation (EU) 2020/1503. The exercise of any statutory right of withdrawal will not give rise to any liability, though it may affect the calculation of the Referral Bonus where the investment is withdrawn.

3.1. The Referral Program is available as stated in the notice on the website and lasts for the period so stated, unless or until revoked by Lendermarket.

3.2. The Referral Program is compatible with other promotions offered by Lendermarket or the Loan Originators.

3.3. For the Participant and the Referred Party to receive the Referral Bonus, the following conditions must be fulfilled:

3.3.1 neither the Participant nor the Referred Party has breached any of the clauses of the Referral Program Terms and/or the Rules of the Platform;

3.3.2 Users will be disqualified from the Referral Program if they refer: 1) themselves, 2) a legal entity in which they are shareholders or representatives; or 3) the shareholders or representatives of a legal entity in which they are shareholders or representatives; 3.3.3 the Participant must be registered on the Platform and have their identity verified via the solution provided by Lendermarket;

3.3.4 the Referred Party has used the Participant's Referral Link and/or code when creating the Investor Account and Lendermarket was able to track it;

3.3.5 when creating an Investor Account on the Platform, the Referred Party must not have previously registered an account, including an account registered with a different email address. In case Lendermarket detects the Referred Party has an account at Lendermarket, the Referred Party's new account will be erased and the Referral Bonus will be revoked;

3.3.6 the Referred Party has a right to become an Investor in accordance with the Rules of the Platform.

4. HOW TO PARTICIPATE

4.1. Lendermarket provides each Validated User with a unique Referral Link that can be found on the Lendermarket Website.

4.2. Users can share or send the Referral Link with third parties (e.g., via an SMS, or messages to people the Participant is acquainted with, in private social network profiles, or via email to people the Participant is acquainted with).

4.3. Users are prohibited to use, posting or distributing the Referral Link:

4.3.1 in any kind of commercial activity or paid promotion including online advertising;

4.3.2 on websites that provide erotic, indecent or deceptive content;

4.3.3 on websites that provide gambling or betting services;

4.3.4 on websites that are including but are not limited to coupon sites;

4.3.5 on any other such website that may reasonably be considered to bring Lendermarket, its servants or agents, affiliates and/or business partners into disrepute.

4.4. The Participant can invite an unlimited number of Referred Parties and receive the Referral Bonus (subject to the terms of section 5) for each successful invitation that has met the requirements described in these Terms and Conditions.

4.5. The Referred Party needs to register and validate their identity as an investor on www.lendermarket.com or within the Lendermarket app and within the campaign period, after clicking on the Referral Link or inserting the referral.

5. REFERRAL BONUS

5.1. The Participant and the Referred Party will obtain a Referral Bonus set out in the Referral program page and subject to the terms of the offer. The Referred Party must satisfy all of the following conditions: -

1. Deposit at least EUR 500 on the platform AND;
2. Invest at least EUR 500 in any loan offer(s), either singularly or cumulatively AND;
3. Do so within 30 days of successful sign up to the platform;
4. Keeps their investment active on the platform for at least 30 days;
5. Invests in a loan whose repayment term equals or exceeds 30 days.

5.2. Each Referral Bonus is limited to EUR 75 (seventy five euro) unless stated otherwise.

5.3. Lendermarket pays the Participant and the Referred Party the Referral Bonus, if all conditions set in these Terms have been fulfilled, and immediately or as reasonably soon after the end of the referral campaign period.

5.4. Lendermarket pays the Participant and the Referred Party the Referral Bonus by adding electronic funds equivalent to the Referral Bonus into the Investor Account.

5.5 Payment of any Referral Bonus is conditional on Lendermarket completing all required identity verification and anti-money laundering checks in respect of the Referred Party and, where applicable, the Participant. Lendermarket reserves the right to withhold payment of a Referral Bonus pending completion of such checks or if any check gives rise to concern.

5.6. The qualifying investment must remain invested for a minimum of 30 days (counted from the date the EUR 500 investment threshold is met and notwithstanding clause 5.8), and any applicable statutory reflection or withdrawal period must have expired. Provided the investment remains in place at the end of that 30 day period, Lendermarket pays the Referral Bonus to the Investor Account within up to 5 working days thereafter.

5.7. If the qualifying investment is withdrawn, cancelled, or otherwise ceases to meet the conditions in clause 5.1, the Referral Bonus is not payable.

5.8. Nothing in these terms will render investors ineligible for the bonus payment if the project owner repays the loan before the loan's scheduled maturity date.

5.9 Investors who have invested in a loan whose repayment terms are shorter than the minimum of 30 days shall not be eligible for the payment of any bonus.

6. TAXATION

The Participant and Referred Party shall be solely responsible for determining and fulfilling their respective tax obligations arising from receipt of the Referral Bonus under applicable national law. Lendermarket does not provide tax advice, and Users are encouraged to seek independent tax guidance. Lendermarket may be required by applicable law to report Referral Bonus payments to relevant tax authorities.

7. TERMINATION AND UPDATES TO THE REFERRAL PROGRAM TERMS AND CONDITIONS

7.1. The User is obligated to immediately stop their participation in the Referral Program if requested by Lendermarket for any reason, at Lendermarket's sole discretion.

7.2. Lendermarket reserves the right to suspend or terminate Investor Accounts or deny any Referral Bonus if we notice any activity that we believe is abusive, fraudulent, or does not comply with any of these Terms or any other agreements that apply to Users.

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

7.4. Lendermarket may, in our sole and absolute discretion, amend these Terms or terminate the Referral Program unilaterally and without individually notifying the User. We may not always be able to give you advanced notice of such updates or amendments but, if we modify these Terms, we will always post them on the Lendermarket Website. Continued participation in the Program after any modification shall constitute consent to such modification.

7.5. The Users will be disqualified from the Referral Program if they refer themselves. The Referred Parties must be a new Investor to Lendermarket and cannot have an existing registered account.

7.6. If Lendermarket, at its sole discretion, believes that the Participant and/or Referred Party created accounts for the primary purpose of collecting the Referral Bonus of the Referral Program, the Participant and/or Referred Party will be disqualified from the Referral Program and will not be eligible for its rewards.

7.7. Lendermarket may review the payment and withdrawal information of the Participant and the

Referred Party if it will suspect a breach of the Lendermarket Referral Program Terms and Conditions.

7.8 Lendermarket may amend these Terms at any time. Where any amendment materially affects the Referral Bonus accruing to a Participant or Referred Party under an active referral (i.e., within the period following a Date of Validation), Lendermarket will use reasonable efforts to provide at least 14 days' prior notice via the Participant's registered email address or through the Platform. Continued participation after the effective date of any amendment constitutes acceptance of the updated Terms.

7.9. Lendermarket may withhold, suspend, or freeze any Referral Bonus where it reasonably suspects fraud, abuse, multiple-account activity, or breach of these Terms, pending the outcome of its investigation.

7.10. Where a Referral Bonus was obtained through fraud, abuse, self-referral, coordinated activity, or breach of these Terms, Lendermarket may reverse, deduct, or reclaim it at any time, including after payment, and may set off the amount against any balance in any Investor Account controlled by the same person.

7.11. A Referred Party may qualify for only one Referral Bonus. Lendermarket may treat accounts sharing the same identity, device, IP address, or payment or bank details as related, and may disqualify or reverse Referral Bonuses accordingly.

8. MISCELLANEOUS

8.1. 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 the Referred Party submitted the Application Form using the Participant's Referral Link.

8.2. Lendermarket shall not be deemed responsible for any misuse of the Referral Link, including but not limited to, technical issues that might cause the Referral Link to not work properly, thus not appearing as used when the Referred Party is creating the Investor Account on the Platform.

8.3 These Terms are governed by and construed in accordance with the laws of Ireland, without prejudice to any mandatory consumer protection rights, taxation obligations, and any other relevant obligations/rights you may have under the law of your country of residence. Any disputes shall be subject to the non-exclusive jurisdiction of the courts of Ireland, unless applicable mandatory law requires otherwise.