Lendermarket Limited
Black Friday 2026
Terms and Conditions

Applicable as of	16.11.2026
Version	1.0

1. Introduction

This document is a marketing communication for the "Black Friday 2026" (the "Campaign"). Lendermarket offers Users the opportunity to receive a promotional bonus (the "Bonus") by investing newly deposited funds on the Lendermarket platform.

To qualify for the Bonus, Users must invest funds newly deposited into their Lendermarket account during the promotional period. Investments made using funds already held in a User's Lendermarket account prior to the commencement of the promotional period shall not qualify for the Bonus.

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 16 November 2026 at 00:01 GMT+1 to 30 November 2026 at 23:59 GMT+1 (both inclusive).
2.2. **('Campaign Period')** from 16 November 2026 at 00:01 GMT+1 to 13 February 2027 at 23:59 GMT+1 (both inclusive).
2.3. **('Depositing Period')** from 16 November 2026 at 00:01 GMT+1 to 30 November 2026 at 23:59 GMT+1 (both inclusive)
2.4. **('Investing Period')** from 16 November 2026 at 00:01 GMT+1 to 30 November 2026 at 23:59 GMT+1 (both inclusive).
2.5. **('No Withdrawal Period')** from 16 November 2026 at 00:01 GMT+1 to 13 February 2027 at 23:59 GMT+1 (both inclusive).
2.6. **('Bonus Pay Day')** The bonus will be credited by 18 February 2027 at 23:59 GMT+1

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 via card or bank transfer during the Depositing Period. Funds deposited or available in a User's Lendermarket account prior to opting into the Campaign do not count towards the Campaign. Multiple deposits may be made, provided the total amount of New Funds equals or exceeds €750.

3.1.4. The User invests a total of at least €750 of those newly deposited funds into any of the Listed Loans available on the Platform before the end of the Investing Period.

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 The User has not withdrawn any funds from their investor account during the No Withdrawal Period.

3.2. 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.

3.3. By entering this Campaign, the User agrees to accept and to be legally bound by these Terms and Conditions.

3.4. A User who exercises their statutory reflection period rights (under Art. 22 of the ECSPR) on the entirety of their investment will be deemed to have ended their participation in the campaign.

3.5. A User who exercises their statutory reflection period rights against a portion of their investment will remain eligible for a bonus on the residual investment (i.e. an investor who invested EUR 10,000 and who exercises their reflection rights on EUR 1,000 will remain eligible for bonus payments on EUR 9,000).

3.6. If a Loan Offering is repaid early (i.e. during the No Withdrawal Period), the User is not required to reinvest the repaid funds. However, to remain eligible for the Campaign Bonus, the User must retain those funds in their investor account until the No Withdrawal Period ends.

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. The Campaign bonus is calculated based on new investments during the investing period using newly deposited funds according to the following table. The rate of the highest tier reached applies to the User’s full amount of newly deposited and invested funds:

New deposits and investments amount	**Bonus**
€750 – €1,999.99	0.25% cashback bonus
€2,000 – €4,999.99	0.50% cashback bonus
€5,000 – €14,999.99	0.75% cashback bonus
€15,000 – €24,999.99	1.00% cashback bonus
€25,000 or more	1.25% cashback bonus

4.3. For example, a User who opted into the Campaign and subsequently made a new deposit of €10,000, which was used to acquire a Listed Loan on 20 November 2026, would be eligible for a Campaign bonus of €75 (0.75% of €10,000), provided they have not withdrawn any funds during the no-withdrawal period.

4.4. The User will receive the Campaign bonus only if all conditions set in these Terms have been fulfilled. I**f 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.**

4.5. Each User may receive **only one bonus payment** under this Campaign.

4.6. The cashback bonus is limited to a maximum of 1.25% on any investment of newly deposited funds exceeding EUR 24,999.99.

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, of a criminal nature, 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 its sole and absolute discretion, amend these Terms or terminate the Campaign unilaterally and will endeavour to provide adequate notice to Users.

6.4. 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.

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 increase their Invested Funds during the Campaign Period. It is not an investment return and is not connected to the performance of any individual investment.