

Lendermarket Limited

Halloween Prize Draw

Terms and Conditions

Applicable as of	26.10.2026
Version	1.0

1. Introduction

This document is a marketing communication and terms and conditions for the "Halloween Prize Draw" (the "Prize Draw"). Lendermarket offers Users who refer a friend **who successfully opens a Lendermarket account during the Campaign Period** the opportunity to be entered into a prize draw for one of five (5) prizes of €150 ("Prize"). By participating in the Prize Draw, 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](#) and the [Referral Program Terms and Conditions](#) ("Referral Program Terms") unless the context otherwise requires or is indicated differently in these Terms.

The Prize Draw is a standalone marketing promotion. It does not modify, double or enhance the Referral Bonus payable under the Referral Program, which remains subject to the Referral Program Terms. No deposit or investment is required to enter the Prize Draw. The Prize is a promotional incentive and does not constitute an investment return or yield.

2. Periods of the Prize Draw

2.1. ('**Campaign Period**') from 26 October 2026 at **00:01 GMT+1** to 31 October 2026 at **23:59 GMT+1** (both inclusive).

2.2. ('**Draw Date**') will be within 10 working days of the end of the Campaign Period.

2.3. ('**Winner Notification**') Winners will be notified by email within 10 working days of the end of the Campaign Period.

2.4. ('**Prize Pay**') The Prize will be credited to each winner's Investor Account on 10 November 2026.

3. Eligibility criteria

3.1. A User ("Participant") will be entered into the Prize Draw if all the following conditions are satisfied:

3.1.1. The Participant has an active and verified Lendermarket account.

3.1.2. The Participant refers at least one friend ("Referred Friend") who completes all required registration steps and has their Investor Account successfully verified **during** the Campaign Period, provided that the Referred Friend has used the Participant's Referral Link and/or code when creating the Investor Account and Lendermarket was able to track it.

3.1.3. The Referred Friend has not previously registered an account on the Platform, including an account registered with a different email address.

3.1.4. The Participant has not referred themselves, a legal entity in which they are a shareholder or representative, or the shareholders or representatives of a legal entity in which they are a shareholder or representative.

3.1.5. The Participant has shared their Referral Link in accordance with section 4 of the Referral Program Terms and has not breached these Terms, the Referral Program Terms or the Rules.

3.2. Neither the Participant nor the Referred Friend is required to deposit or invest any funds to enter the Prize Draw.

3.3. Only the Participant is eligible for the Prize Draw. Referred Friends are not entered into the Prize Draw as a result of being referred.

3.4. Each Participant receives one (1) entry into the Prize Draw, regardless of the number of Referred Friends.

3.5. Lendermarket reserves the right to exclude a Participant from the Prize Draw where it reasonably determines that the Participant has engaged in fraudulent or abusive activity.

3.6. Lendermarket reserves the right to request additional information or documentation where required to comply with applicable regulatory obligations before awarding a Prize.

3.7. By participating in the Prize Draw, the Participant agrees to accept and to be legally bound by these Terms.

4. Prizes and winner selection

4.1. Five (5) Prizes of €150 each are available in the Prize Draw.

4.2. After the end of the Campaign Period, five (5) winners will be selected at random from all eligible entries.

4.3. Each Participant may win only one (1) Prize.

4.4. Winners will be notified by email to the email address registered to their Lendermarket account within 10 working days of the end of the Campaign Period.

4.5. The Prize will be credited to the winner's Investor Account as electronic funds on 10 November 2026. No additional withdrawal restrictions apply to the Prize Draw. Standard Platform withdrawal conditions remain applicable.

4.6. If a selected winner is found not to meet the conditions of these Terms, Lendermarket may select an alternative winner at random from the remaining eligible entries.

4.7. The Prize Draw does not modify, double or enhance the Referral Bonus. Entry into or winning the Prize Draw does not mean that the Participant or the Referred Friend qualifies for the Referral Bonus, which is payable only if all conditions of the Referral Program Terms are fulfilled.

5. Taxation

5.1. The winner shall be fully responsible for the calculation and payment of all taxes arising from the Prize obtained as a result of their participation in the Prize Draw. All Prizes will be paid without any deduction or withholding for or on account of any tax unless required by law. The winner 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 Prize if it notices any activity that Lendermarket reasonably believes is abusive, fraudulent, or does not comply with these Terms, the Referral Program Terms or any other agreements applicable to Users.

6.2. Lendermarket may suspend or terminate the Prize Draw 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 Prize Draw unilaterally.

6.4. Lendermarket reserves the right to disqualify Participants who create or facilitate the creation of fraudulent, duplicate or fictitious accounts for the purpose of obtaining entries into the Prize Draw.

6.5. Lendermarket may review the account and payment information of the Participant and the Referred Friend 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 Prize Draw.

7.2. These Terms do not alter or in any way limit the use or terms of the Referral Program, affiliate bonus programmes, promo codes or any other campaigns.

7.3. Lendermarket will process Participants' personal data for the purpose of administering the Prize Draw in accordance with its Privacy Policy.

7.4. Investment decisions should be made independently of this Prize Draw.

7.5. Any dispute or claim arising out of this campaign shall be governed by the applicable laws of Ireland.

If you have any questions about how to enter or in connection with the Prize Draw, 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 Prize is a promotional incentive. It is not an investment return and is not connected to the performance of any individual investment.