

"INVITE A FRIEND" RULES FOR PROMOTION INVESTING IN LOANS

1. General provisions:

- 1.1. The organizer of the promotion "Invite a friend" (hereinafter - the Promotion) is UAB "Finansų bitė", legal entity code 304051511 and UAB "Finansų bitė verslui", legal entity code 304175555, registered office address Vilniaus st. 4-10, Vilnius (hereinafter - Organizers).
- 1.2. The promotion takes place at www.finbee.lt (hereinafter - the Website).
- 1.3. You can participate in the promotion using the peer-to-peer and crowdfunding platform (hereinafter - the Platform), located at www.finbee.lt, investor account.
- 1.4. Promotion period - from 2024/05/15 until the date specified in the notice of suspension of the Promotion.
- 1.5. The participant is an investor who has been properly identified and successfully registered on the Platform.
- 1.6. The rules of this Promotion (hereinafter - the Rules) are the same for all participants of the Promotion.
- 1.7. Information about the Promotion is published by sending newsletters or SMS messages to the existing investors of the Platform who have subscribed to them and in the Platform's self-service.
- 1.8. Both investors who invest as natural persons and those who invest as legal entities participate in the Promotion.

2. Promotion conditions:

- 2.1. Participant shares his unique URL registration link with potential investors of the Platform.
- 2.2. For each invited friend who registers on the Platform with a unique URL link the Participant receives a 1% bonus on the total invested in the primary market amount of the invited friend during the first 60 days from his registration when the invited friend invests the minimum investment of 5 EUR at least in one single loan in the primary market (only loans paid out to the borrowers count).
- 2.3. Participant 1% bonus (mentioned in 2.2) is transferred to the Participant's Platform based e-money account on daily after newly brought investor invests 5 Eur.
- 2.4. An invited friend, i.e. a newly brought up investor, receives a bonus of 1.5% of the total amount invested in the primary market during the first 60 days after registration. This 1.5% bonus is transferred to the new investor's e-money account on the Platform daily.
- 2.5. The bonus received by the invited friend, i.e. the newly brought investor, is only for investing in the primary market. The bonus must be invested at least once and returned by the borrower. Otherwise, the bonus cannot be paid to the investor's bank account until it is returned to the investor's e-money account. in the form of loan payments.

3. Complaint submission and examination procedure

- 3.1. Campaign participants have the right to file complaints about Promotion progress. Complaints can be submitted to the Promotion coordinator by e-mail audrius.imbrazas@finbee.com during the Promotion period and within 3 months from the announcement of the end of the Promotion in the Platform's self-service.
- 3.2. All submitted complaints will be examined and responses will be provided to the Promotion participants within 30 calendar days, counting from the date of receipt of the written complaint.

4. Data processing

- 4.1. The participants of the Promotion agree that the Organizers will process the data provided by them for the purpose of administering the Promotion and bonuses and understand that without providing the necessary data, participation in the Promotion is impossible.

5. Other provisions:

- 5.1. The Organizers of the Promotion are not responsible for inappropriate actions of the Promotion participants or technical errors made.
- 5.2. The organizers are not responsible and do not undertake to compensate/reimburse any expenses incurred by the Participants of the Promotion.
- 5.3. The bonus mentioned in the conditions of the promotion is specified in the net amount, except cases where the country of residence of the participant of the promotion is not the Republic of Lithuania.
- 5.4. The Organizers have the right to remove the Participant from the Promotion and not to issue the bonus if it turns out that the Participant does not meet the conditions of the Promotion, has violated them or has acted dishonestly.
- 5.5. The organizers reserve the right to change the rules and conditions of the Promotion or to terminate the Promotion at any time. The Organizer undertakes to provide such information in advance in the newsletters, sending it to the subscribed existing investors, as well as to provide information about the end of the Promotion in the Platform's self-service.
- 5.6. Additional information is available by phone +370 (5) 219 9529 on weekdays from 9:00 a.m. to 5:00 p.m.