

## **AFFILIATE BONUS CAMPAIGN**

### **Terms and Conditions (v. 1.0.)**

**September 2023**

1. This TWINO “Affiliate bonus” campaign (hereinafter – the Campaign) is organized by AS TWINO Investments, a company registered in the Republic of Latvia, unified registration No. 44103143823 (hereinafter – TWINO).
2. Terms that are capitalized in these Terms and Conditions of the Campaign have the same meaning as the terms which are used by Terms and Conditions of the Financial Services Agreement unless otherwise defined in these Terms and Conditions.
3. The Campaign is valid from 06.09.2023 for an unlimited period of time. The Campaign may be terminated by sole decision of TWINO, without any prior warning.
4. During the Campaign validity period, the Client may receive a monetary reward in the amount of 20,- EUR (twenty euros) (hereafter – the Bonus), if the Client has used an affiliate referral link generated by Circlewise AS (hereafter – the Campaign Link) to register on TWINO Platform and has fulfilled other conditions described in these Terms and Conditions of the Campaign.
5. These Terms and Conditions are binding to any Client using the Campaign Link.
6. The Client has the right to receive the Bonus, if:
  - 6.1. the Client has used the Campaign Link to register on the Platform;
  - 6.2. the Client, prior to registering on the Platform using the Campaign Link, did not have (or has not had) a Client’s Account opened on the Platform;
  - 6.3. the Client has finalized the full identification procedure;
  - 6.4. the Client has deposited at least 100,- EUR (one hundred euros) to his/her Client Account;
  - 6.5. the Client has invested at least 100,- EUR (one hundred euros) in the Financial Instruments offered on the Platform (Financial Instruments bought on the primary market, not from other Clients).
7. The Bonus is credited to the Client’s Account by way of increasing the balance of the Client Account automatically, if the criteria described in Section 66 of these Terms and Conditions are met:
  - 7.1. for asset-backed securities – within 1 (one) working day the Client has made an investment;
  - 7.2. for equity securities tied to real estate – within 1 (one) working day from the date when the equity securities are issued.
8. The Client can receive the Bonus only once per lifetime and only if criteria described in Section 6 of these Terms and Conditions are fulfilled.
9. The Client is informed and hereby agrees that the application of the criteria described in Section 6 of these Terms and Conditions, as well as other conditions of these Terms and Conditions, are in the sole competence of TWINO. The Client undertakes not to dispute the application of the Terms and Conditions unless TWINO has committed a material breach in the examination of eligibility criteria and/or the calculation of the Bonus and cannot elaborate justified and objective reason(s) for such outcome in the answer to the Client’s and/or Invited Investor’s filed claim.
10. The Client is responsible for any payment of taxes in accordance with the legal acts applicable to the Client.
11. TWINO has the right to suspend or terminate the participation of the Client in the Campaign in case of suspicion of the Client’s involvement in fraud or breach of the Terms and Conditions, as well as other applicable legal acts.
12. TWINO has the right immediately end or amend the Terms and Conditions of the Campaign (including but not limited to the validity period of Campaign, amount of the Bonus or eligibility of the Client) unilaterally and without individually notifying the Client.