

**New Investor Campaign (“New Year, New Goals!”)
Terms and Conditions (version 1.2.)
02.02.2026.**

1. This New Investor Campaign (“New Year, New Goals!”) (hereinafter – the **Campaign**) is organized by AS TWINO Investments, a company registered in the Republic of Latvia, with unified registration number: 44103143823 (hereinafter – **TWINO**).
2. The Campaign is governed by the Terms and Conditions (version 1.2.), dated 02.02.2026. (hereinafter – the **Terms and Conditions**). Terms that are capitalized in the Terms and Conditions have the same meaning as the terms which are used by the Terms and Conditions of the Financial Services Agreement, unless otherwise defined in the Terms and Conditions.
3. The Campaign is valid from 02.02.2026. (14:00:00 GMT+3) until 12.04.2026. (23:59:59 GMT +3) (hereinafter – the **Campaign Period**).
4. During the Campaign Period, the Client, who has registered on the Platform from 19.01.2026. until 12.04.2026., can receive a monetary reward (hereinafter – the **Cashback**) for investments in ABS after enrolling in the Campaign by fulfilling the conditions described in the Terms and Conditions.
5. The Cashback is set in the amount of:
 - 5.1. 2% (two percent) for investments in ABS on the primary market with a maturity of 12 (twelve) months;
 - 5.2. 1% (one percent) for investments in ABS on the primary market with a maturity of 6 (six) months;
 - 5.3. 0,5% (zero-point five percent) for investments in ABS on the primary market with a maturity of 3 (three) months.
6. The total amount of the Cashback, that the Client can receive, is limited to 1000,00 EUR (one thousand euros and zero cents).
7. The Client has the right to receive the Cashback, if:
 - 7.1. the Client does not have (or has not had) a Client Account opened on the Platform before 19.01.2026.;
 - 7.2. the Client has finalized the full identification procedure;
 - 7.3. the Client has enrolled in the Campaign within the Campaign registration period indicated in the clause 9 of the Terms and Conditions;
 - 7.4. the Client has made at least 1 (one) investment as described in the clause 5 of the Terms and Conditions within 90 (ninety) days from the registration date on the Platform;
 - 7.5. on the principal repayment date of the ABS purchased by the Client or Cashback pay-out date, the Client still owns the relevant ABS, and they are not placed for sale on the secondary market.
8. The Cashback will be transferred to the Client by increasing the balance of the Client Account on the Cashback pay-out date as stated in clause 9 of the Terms and Conditions – depending on the Campaign registration period according to the clause 9 of the Terms and Conditions. The Cashback will be transferred to the Client Account net of all taxes, considering the clause 23 “Taxation” of Terms and Conditions of the Financial Services Agreement.
9. The Campaign Period is divided into separate registration periods, each with a corresponding investment period and Cashback pay-out day, as set out in the table below. The Client can participate only in one of these Campaign periods.

Campaign registration period	Investment period	Cashback pay-out date
From 02.02.2026. until 15.02.2026. (including)	Investment must be made by 02.05.2026. (including)	01.06.2026.
From 16.02.2026. until 01.03.2026. (including)	Investment must be made by 16.05.2026. (including)	15.06.2026.
From 02.03.2026. until 15.03.2026 (including)	Investment must be made by 30.05.2026. (including)	29.06.2026.

From 16.03.2026. until 29.03.2026. (including)	Investment must be made by 13.06.2026. (including)	13.07.2026.
From 30.03.2026. until 12.04.2026. (including)	Investment must be made by 27.06.2026. (including)	27.07.2026.

10. The Client is informed and hereby agrees that the application of the criteria described in clause 7 of the Terms and Conditions, as well as other conditions of the 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 Cashback and cannot elaborate justified and objective reason(s) for such outcome in the answer to the Client's filed claim.
11. The Terms and Conditions are binding to any Client that has accepted these Terms and Conditions and participated in the Campaign.
12. The Client, whose permanent residence, registration and/or tax residency is outside the European Union or European Economic Area, as well as the Client who have used "Refer a friend" campaign link to register on the Platform, are not eligible to participate in the Campaign.
13. The Client is responsible for any payment of taxes in accordance with the legal acts applicable to them.
14. 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 applicable legal acts.
15. TWINO has the right to immediately end or amend the Terms and Conditions including but not limited to the changes in the Campaign Period, amount of the Cashback or eligibility of the Client, unilaterally and without notifying the Client. TWINO reserves the right of final interpretation of the Terms and Conditions.