

TWINO REFER-A-FRIEND CAMPAIGN
Terms and conditions (v. 4.0.)
July 30, 2025

1. General provisions

- 1.1. The “Refer-a-friend” campaign (hereinafter – the Campaign) is organized by AS TWINO Investments, a company registered in the Republic of Latvia, registration number 44103143823 (hereinafter – TWINO).
- 1.2. The Campaign is governed by the terms and conditions (v. 4.0.) (hereinafter – the Terms), which are binding upon the Clients and Referred Investors.

2. Participation

- 2.1. The Campaign is valid from 30.07.2025 (00:00:00 GMT+3) for an indefinite period, or until a new version of the Terms is approved.
- 2.2. During the Campaign, the Client and Referred Investor are entitled to receive a monetary reward (hereinafter – the Bonus) if all of the below mentioned criteria are met:
 - 2.2.1. The Client refers a third party (hereinafter – the Referred Investor) using a unique referral link (hereinafter – the Campaign Link), and such person has not previously been registered as a TWINO Client and does not have an existing or previously opened Client account on the Platform;
 - 2.2.2. The Referred Investor registers on the TWINO Platform using the Clients Campaign Link, opens a Client account, and completes the identification process in full;
 - 2.2.3. The Client and Referred Investor do not have the same ultimate beneficial owner;
 - 2.2.4. The Referred Investor makes investments in ABS securities on the primary market no later than the 90th (ninetieth) day after the Client account is created on the Platform.
- 2.3. The Clients and/or Referred Investors whose permanent residence, registration, and/or tax residency is in Portugal, Poland, or any country outside the European Union and the European Economic Area are not eligible to participate in the Campaign.

3. Bonus amount and payout

- 3.1. The Bonus is determined and calculated based on the ABS securities that are held in the Referred Investors Client Account on the Bonus calculation and/or payment date as follows:
 - 3.1.1. In the amount of 0.5% (zero point five percent) of the Referred Investors investments made in ABS securities in the primary market within 90 (ninety) days after the Client Account has been created on the Platform, where the originally determined principal repayment term is 3 (three) months;
 - 3.1.2. In the amount of 1% (one percent) of the Referred Investors investments made in ABS securities in the primary market within 90 (ninety) days after the Client Account has been created on the Platform, where the originally determined principal repayment term is 6 (six) months;
 - 3.1.3. In the amount of 2% (two percent) of the Referred Investors investments made in ABS securities in the primary market within 90 (ninety) days after the Client Account has been created on the Platform, where the originally determined principal repayment term is 12 (twelve) months.
- 3.2. The maximum Bonus amount that the Client and Referred Investors are each entitled to receive is EUR 1 000 (one thousand euros). The Client is entitled to receive the maximum Bonus amount for each Referred Investor.
- 3.3. The Bonus shall be credited to the Clients and Referred Investors Client Accounts by automatically increasing the account balance within 3 (three) business days following the expiration of 90 (ninety) days from the moment the Referred Investor has created a Client Account on the Platform and all criteria set out in Clause 2.2 of Terms have been fulfilled.

4. Restrictions on use of the Campaign Link

- 4.1. The Client shall not use, place, publish, and/or otherwise distribute the Campaign Link:
 - 4.1.1. In unlawful advertising or in any other manner that violates applicable laws and regulations;
 - 4.1.2. In a way that, in TWINO opinion, may create a degrading, offensive, and/or negative impression of TWINO, its services, and/or related persons;
 - 4.1.3. To disseminate false or misleading information about TWINO and/or engage in other activities that may harm TWINO reputation;
 - 4.1.4. In content that promotes or contains illegal activities, misleading information, and/or infringes third-party intellectual property, privacy, and/or other rights;
 - 4.1.5. As part of any commercial activity and/or paid advertising without TWINO prior written consent;

- 4.1.6. On websites and/or platforms that offer and/or distribute erotic, indecent, misleading, gambling, betting, and/or illegal content, or that provide coupon and/or referral code aggregation services.

5. Rights and obligations of the Client and Referred Investor

- 5.1. Each Client is assigned an individual Campaign Link tied to their Client account. Before using or sharing the Campaign Link with third parties during the Campaign, the Client must carefully read the Terms and may only use the Campaign Link if they fully agree to the Terms.
- 5.2. The Terms are binding on any Client who uses their Campaign Link and any Referred Investor who becomes a Client after using the Campaign Link.
- 5.3. The Client and Referred Investor shall be individually responsible for any tax payments that may arise in connection with their participation in the Campaign, in accordance with the applicable laws and regulations.
- 5.4. The Client acknowledges and agrees that the application of the criteria set out in Clause 2.2 of the Terms, as well as other provisions of the Terms, falls within the exclusive competence of TWINO. The Client shall not dispute the application of the Terms, except in cases where TWINO has committed a material breach in the assessment of eligibility criteria and/or the calculation of the Bonus and fails to provide a substantiated and objective explanation for the specific calculation in response to a claim submitted by the Client or Referred Investor.

6. Rights and obligations of TWINO

- 6.1. TWINO has the right to suspend or terminate the participation of the Client and/or Referred Investor in the Campaign if there is suspicion of fraud or violation of the Terms and/or applicable laws and regulations. In such cases, the Client and/or Referred Investor must fully compensate TWINO for any direct and indirect losses incurred as a result of such violations.
- 6.2. TWINO has the right to unilaterally cancel or amend the Terms (including but not limited to the Campaign duration, Bonus amount, or Referred Investor eligibility) without notifying the Client and/or Referred Investor. Such decisions are binding on the Client, Referred Investor, and their successors.
- 6.3. TWINO is liable for losses only in cases of intent, willful misconduct, or gross negligence in accordance with applicable laws of the Republic of Latvia. TWINO is not liable for any errors, losses, and/or inaccuracies arising from reasons beyond its control.
- 6.4. TWINO is not liable for consequences arising from the Clients and/or Referred Investors failure to comply with the Terms.
- 6.5. The personal data of the Client and Referred Investor shall be processed by TWINO in accordance with TWINO privacy policy, which is available on the Platform: <https://www.twino.eu/en/privacy-policy>.

7. Other provisions

- 7.1. The Campaign and Terms are governed by the laws and regulations of the Republic of Latvia.
- 7.2. All claims, submissions and/or requests related to the Campaign shall be sent to TWINO by post to the legal address: Pērses iela 2A, Rīga, LV-1011, or by email to: info@twino.eu.
- 7.3. Terminology capitalized in these Terms but not defined herein have the same meaning as assigned to them in the Terms and Conditions of the Financial Services Agreement concluded between TWINO and the Client, unless otherwise defined in the Terms.