

TWINO REFER FRIENDS CAMPAIGN

Terms and Conditions (v.1.2.)

April 2022

1. This TWINO "Refer Friends" campaign (hereinafter – the Campaign) is organized by a company registered in Latvia, AS TWINO Investments, reg. 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 TWINO website User Agreement [available here: <https://http://www.twino.eu/ws/public/user-agreement-stream?lang=en>] unless otherwise defined in these Terms and Conditions.
3. According to these Terms and Conditions, the Investor during the Campaign period by way of fulfilling certain eligibility criteria may receive a bonus (hereafter – the Bonus), i.e. a monetary reward for referring to the third party unique link (hereafter – the Campaign Link) via which this third party may register as an investor on TWINO Investment platform (hereafter – the Invited Investor).
4. Each registered Investor becomes the sole owner of the Campaign Link (hereafter – the Owner of the Link) after receiving his/her Campaign Link in his/her Account.
5. Each Invited Investor shall automatically agree with Sections 10, 11, 13, 14 and 15 of these Terms and Conditions after the receipt of the Link and by clicking on it and proceeding with the registration process with the TWINO Investment platform.
6. During the Campaign period all Investors, who have registered on the TWINO investment platform (www.twino.eu), have the right to participate in the Campaign by using the Campaign Link. To take part in the Campaign the Investor has to start using and sharing the Campaign Link and meet the eligibility criteria that are described in these Terms and Conditions. Prior to using the Campaign Link and sharing it with the third parties during the Campaign, the Investor has the obligation to carefully read these Terms and Conditions and only use the Campaign Link, if the Investor agrees to these Terms and Conditions.
7. The Campaign is valid from 26.05.2020 (00:00:00 GMT+3) for an unlimited period of time until revoked by TWINO unilaterally.
8. The Campaign Link can be shared publicly with third parties only by the Owner of the Link. The Campaign Link cannot be shared or published on any websites containing illegal content (including but not limited to any source of information which may contain the reference to illicit pharmaceutical sales, child pornography, zoophilia, tobacco, illegal drugs and arms trafficking, gambling, rape disclosure, hate speech, violence propaganda or unauthorized merging of any of above-mentioned contents).
9. The Investor is prohibited from using the Campaign Link in any way that differs from TWINO's values or in any other way that may qualify as an unfair commercial practice, as determined at TWINO's sole discretion.
10. The Bonus is provided to both Owner of the Link and Invited Investor in the amount indicated in Section 11 of the present Terms and Conditions if such eligibility criteria are met:
 - 10.1. The Invited Investor is not yet holding the Investor Account within the TWINO Investment platform;

- 10.2. The Invited Investor after receipt of the unique Campaign Link of the Owner has registered with the TWINO Investment platform (registered an Investor`s Profile) and finalized the full identification procedure via technical solution provided by TWINO Investment platform;
- 10.3. The Owner of Link and the Invited Investor is not the same person (or he/she can fill in the application by indicating and proving that there are different beneficial owners in case of legal entities);
- 10.4. The Invited Investor has not been previously registered within TWINO Investment Platform as an Investor according to any details of possible his/her historical Investor`s Profile;
- 10.5. The Invited Investor has transferred at least amount of 500 EUR¹ (five hundred euros) to his/her TWINO Investor`s Profile, i.e. the Balance of the Investor`s Profile is at least 500 EUR (five hundred euros);
- 10.6. The Invited Investor has invested at least 500 EUR (five hundred euros) in Claims available for investments on the primary market of the TWINO Investment platform.
11. The Bonus in the amount of 20 EUR² (twenty euros) is assigned to the Investor`s Profile by way of TWINO increasing the Balance of the Investors Profile of the Owner of the Link and Invited Investor automatically within 3 (three) business days after the eligibility criteria described in Section 10 of these Terms and Conditions are met successfully.
12. The Owner of the Link can invite unlimited amount of Invited Investors and receive the Bonus for each successful invitation that has met eligibility criteria described in Section 10 of these Terms and Conditions.
13. The Investor is informed and hereby agrees that the application of eligibility criteria, as well as rules on the calculation of the Bonus and the rules of pay-out of such Bonus as indicated in Sections 10 and 11 are in the sole competence of TWINO. The Investor undertakes not to dispute the application of Sections 10 and 11 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 reasons for such outcome in the answer to the Investor`s and/or Invited Investor`s filed claim.
14. The Investor and/or Invited Investor is responsible for any payment of taxes in accordance with the legal acts applicable to the Investor and/or Invited Investor.
15. TWINO has the rights to request the Investor to immediately stop participation in the Campaign in case of suspicion of Investor`s involvement in fraud or breach of the present Terms and Conditions, as well as other applicable legal acts.
16. TWINO has the right immediately to end or change the present Terms and Conditions of Campaign (including but not limited to the validity period of Campaign, amount of the Bonus or eligibility of Invited Investors) unilaterally and without individually notifying the Investor.

¹ TWINO hereby informs you that the amount to be transferred and invested was set to 100 EUR in the period from 26.05.2020 to 26.04.2022 (including).

² TWINO hereby informs you that the Campaign Bonus was set to 15 EUR in the period from 31.07.2020 to 26.04.2022 (including).