

## **TWINO REFER FRIENDS CAMPAIGN**

### **Terms and Conditions (v. 2.3.)**

**January 2024**

1. This TWINO “Refer Friends” 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 01.01.2024 (00:00:00 GMT+3) 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) by referring a third party, that is not yet a Client of TWINO, using a unique link (hereafter – the Campaign Link), if the said third party registers as a Client on the Platform (hereinafter – the Invited Investor) and fulfills other conditions described in these Terms and Conditions of the Campaign.
5. Clients residing in (residents of) Portugal, Poland and countries outside of the European Union, European Economic Area are not eligible for participation in the Campaign.
6. These Terms and Conditions are binding to any Client using his/her Campaign Link and to any Invited Investor that has become a Client after using the Campaign Link.
7. Each Client has its own Campaign Link linked to his/her Client Account. Prior to using the Campaign Link and sharing it with the third parties during the Campaign, the Client has the obligation to carefully read these Terms and Conditions and only use the Campaign Link, if the Client agrees to these Terms and Conditions.
8. The Client undertakes to not to use, post, publish or otherwise distribute the Campaign Link:
  - 8.1. in any illegal method of advertising that is against the applicable laws;
  - 8.2. in any way that in TWINO’s discretion creates a derogatory or negative image of TWINO, its services or related persons;
  - 8.3. to make any false or misleading representations relating to TWINO, or engage in any other practices that could harm the reputation of TWINO;
  - 8.4. in a manner that contains or promotes illegal activities or content that is misleading, deceptive, or violates any third-party intellectual property, privacy, or other rights of any kind;
  - 8.5. as part of any kind of commercial activity or paid promotion;
  - 8.6. on websites or platforms that provide or distribute erotic, indecent, deceptive, gambling or betting or illegal content or provides accumulation of coupon or referral codes.
9. Both – the Client and the Invited Investor has the right to receive the Bonus, if:
  - 9.1. the Invited Investor does not have (or has not had) a Client’s Account opened on the Platform;
  - 9.2. the Invited Investor and the Client does not have the same beneficial owners (in case of the Client – legal entity);
  - 9.3. the Invited Investor has used the Campaign Link to register on the Platform;
  - 9.4. the Invited Investor has finalized the full identification procedure;
  - 9.5. the Invited Investor has deposited at least 500,- EUR (five hundred euros) to his/her Client Account;

- 9.6. the Invited Investor has invested at least 500,- EUR (five hundred euros) in the Financial Instruments offered on the Platform (Financial Instruments bought on the primary market, not from other Clients).
10. The Bonus is credited to the Client's and the Invited Investor's Client Account by way of increasing the balance of the Client Account automatically, if the criteria described in Section 9 of these Terms and Conditions are met:
- 10.1. for asset-backed securities – within 3 (three) business days after the Invited Investor has made an investment;
- 10.2. for equity securities tied to real estate – on the date when the equity securities are issued.
11. The Client can invite an unlimited number of third parties and receive the Bonus for each Invited Investor that fulfills criteria described in Section 9 of these Terms and Conditions.
12. The Client is informed and hereby agrees that the application of the criteria described in Section 9 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.
13. The Client and Invited Investor is responsible for any payment of taxes in accordance with the legal acts applicable to the Client and Invited Investor, respectively.
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 other applicable legal acts.
15. TWINO has the right immediately end or amend the 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 Client.