SEPTEMBER-2026 SAVESMART CASHBACK CAMPAIGN CONDITIONS

ARTICLE 1: SCOPE

1.1. These Conditions govern any cashback campaign the Platform announces on SaveSmart (a "Campaign"). They supplement the SaveSmart and General Terms and Conditions, which continue to apply in full.

1.2. The Campaign runs from 1 September 2026 to 30 September 2026 inclusive. It applies to the 3, 6 and 12 month SaveSmart terms, at bonus rates of 0.50%, 1.00% and 2.00% of the invested principal respectively. The minimum qualifying investment is EUR 10. The effect of an early withdrawal on the bonus is set out in Article 4. Participation is free and requires no registration.

ARTICLE 2: QUALIFYING INVESTMENTS

2.1. A Campaign applies only to Investments made through SaveSmart. Primary market investments do not qualify.

2.2. An Investment qualifies if the investment order is confirmed during the Campaign period, is at least EUR 10, and is made on a term for which a bonus rate is announced. A term with no announced rate, or a rate of 0%, does not qualify, and a Campaign may cover a single term only. The minimum applies to each single Investment, not to the total invested, is the same for all terms, and an announcement may set a higher one.

2.3. An Investment created by Automatic Reinvestment during the Campaign period qualifies on the same basis as any other Investment.

2.4. Where an Investment is revoked during the reflection period, no bonus is due.

ARTICLE 3: BONUS

3.1. The bonus equals the invested principal multiplied by the announced rate for the term selected. It is a one-off payment, not an annual rate and not interest, and does not affect the interest rate of the Loan Agreement.

3.2. The bonus is credited automatically in euro to the Investor's available balance once the Campaign ends, and no later than 30 days from the end of the Campaign. No action by the Investor is required. The bonus is paid by the Platform, does not form part of the Loan Agreement, and any taxes due are the Investor's responsibility.

3.3. Example, for a Campaign announcing 0.50% / 1.00% / 2.00%:

Selected term	3 months	6 months	12 months
Bonus rate	0.50%	1.00%	2.00%
Bonus on EUR 5,000	EUR 25.00	EUR 50.00	EUR 100.00

Article 4: LIQUIDITY AND EFFECT OF EARLY WITHDRAWAL ON BONUS ELIGIBILITY

4.1. A SaveSmart Investment, including one made under a Campaign, cannot be listed on the Secondary Market. Principal can only be accessed before maturity through SaveSmart early withdrawal, subject to the limits in the SaveSmart Terms and Conditions.

4.2. The bonus is payable only on principal that is not withdrawn early. An early withdrawal reduces the bonus in the same proportion as the principal withdrawn, and reinvesting the amount does not restore the reduction.

Example: an Investment of EUR 5,000 carries a bonus of EUR 100.00. A withdrawal of EUR 1,000, or 20% of the principal, reduces the bonus by 20%, to EUR 80.00.

ARTICLE 5: FINAL PROVISIONS

5.1. The Campaign ends on 30 September 2026, or earlier if an announced Campaign budget is exhausted. The Platform may amend, suspend or terminate the Campaign by notice, without affecting bonuses already earned, and may reverse a bonus credited in error or obtained through abuse or a breach of the General Terms and Conditions.

5.2. A bonus is not a guarantee of return. The risk warnings in the SaveSmart and General Terms and Conditions apply without limitation.