



World Savings Day Prize Draw

Terms and Conditions

At a glance

Campaign period	1 to 30 October 2026
How to take part	Make new investments of at least €1,000 in total in SaveSmart on a 12-month term
Entries	One entry for every full €1,000 invested. No limit
Prizes	SaveSmart investment credits of €3,000, €2,000 and €1,000
Draw	Saturday 31 October 2026, World Savings Day, live on YouTube
Prize paid	Invested in SaveSmart on a 12-month term in your name between 4 and 18 November 2026, once you confirm on the platform
Prize condition	The prize is an investment in SaveSmart on a 12-month term and cannot be withdrawn as cash during that term. Repayments and any returns on it become available for withdrawal or reinvestment in the normal way. Capital at risk.

The full terms below apply. If anything in this summary differs from them, the full terms apply.

Investing on Afranga involves risk, including the loss of part or all of the money you invest. Investments on Afranga are not savings deposits and are not covered by any deposit guarantee scheme or investor compensation scheme.

1. Who runs the campaign

1.1. The World Savings Day Prize Draw (the "**Campaign**") is run by **AFRANGA EOOD**, UIC 206337510, Aleksandar Malinov Boulevard 79B, 5th floor, 1712 Sofia, Bulgaria ("**Afranga**", "**we**",

"us"). Afranga is a European crowdfunding service provider licensed and supervised by the Financial Supervision Commission of Bulgaria under Resolution 863/12.09.2023.

1.2. These terms apply together with the Afranga General Terms and Conditions (the **"GTC"**). If the two conflict on something about the Campaign, these terms apply.

1.3. Taking part in the Campaign is not investment advice. Please read the Key Investment Information Sheet before you invest, and only invest what suits your own circumstances. Investing involves risk, including the loss of part or all of the money you invest.

1.4. The prizes are funded entirely by Afranga. No loan originator, project owner or other third party contributes to the prizes, and the Campaign does not favour any particular loan, project or loan originator.

2. When it runs

2.1. The Campaign runs from **00:00 on 1 October 2026 to 23:59 on 30 October 2026, Sofia time** (the **"Campaign Period"**).

2.2. The draw takes place on **Saturday 31 October 2026**, World Savings Day.

3. Who can take part

3.1. The Campaign is open to **Afranga investors**, individuals and companies alike, who hold a registered and verified Afranga account in line with the GTC. Individuals must be at least 18 years old.

3.2. You take part automatically once you meet the conditions in section 4. There is nothing to sign up for.

3.3. Afranga employees, members of their households, and employees of loan originators whose loans are offered on the platform and of Afranga's business partners and introducers cannot take part in the draw. They may still invest during the Campaign Period in the normal way, but they receive no entries and cannot win a prize.

3.4. The Campaign is open only to investors who are resident (for individuals) or established (for companies) in a Member State of the European Union. However, it is not open to investors in any country where running or taking part in the Campaign would require a permit, notification or registration that Afranga does not hold, or would otherwise be prohibited by local law. Entries of investors who are not eligible under this clause are void, and they cannot win a prize.

4. How to qualify and how entries work

4.1. A **"Qualifying Investment"** is a **new investment in SaveSmart on a 12-month term**, placed during the Campaign Period.

4.2. Investments in SaveSmart on shorter terms, investments on the primary market, loans bought on the Secondary Market, and investments made before 1 October 2026 do not count.

4.3. To take part, your Qualifying Investments must add up to **at least €1,000** during the

Campaign Period. You can reach this in one investment or several.

4.4. Every full €1,000 of Qualifying Investments gives you one entry. Amounts under a full €1,000 are not counted.

You invest	Your entries
€1,000	1
€2,500	2
€5,000	5
€20,000	20

There is no limit on the number of entries you can hold.

4.5. The rules for withdrawals are as follows:

- (a) Before the draw: if you withdraw any part of your Qualifying Investments, including through SaveSmart Liquidity, your entries are recalculated on the amount that remains.
- (b) After the draw, if you win: your remaining Qualifying Investments must stay at €1,000 or more until your prize is invested under clause 7.3. If they fall below €1,000, you lose the prize and it goes to a reserve winner under clause 6.5.

5. Your right to cancel

5.1. Under the GTC, you can cancel any investment within **4 (four) calendar days** of making it, without giving a reason and without any penalty. The Campaign does not change this right in any way.

5.2. If you cancel a Qualifying Investment within those 4 days, it is treated as never having been made and does not count towards your entries.

5.3. Because investments made near the end of October can still be cancelled after the draw, prizes are only confirmed once the 4-day period for every Qualifying Investment of the winner has ended. This is why prizes are invested from 4 November 2026. If a winner has cancelled investments and no longer meets the conditions in section 4, the prize passes to a reserve winner under clause 6.5.

6. The draw

6.1. The draw takes place on **31 October 2026 at 12:00PM Sofia time**, streamed live on Afranga's YouTube channel at <https://www.youtube.com/@Afranga>.

6.2. Winners are picked at random by random draw software from all entries held at the end of the Campaign Period. Every entry has the same chance of being picked. The draw is carried out in the presence of a draw committee of at least three people, at least one of whom is not employed by Afranga, who confirms the result.

6.3. The draw is recorded and documented, and the record is kept for at least five years. If the live stream fails for technical reasons, the draw still takes place at the stated time, and the recording is published on the Campaign page on the same day.

6.4. **Each investor can win only one prize.** If someone who has already won is picked again, that pick is set aside and the draw is repeated.

6.5. After the three winners, we also pick three **reserve winners**, in order. If a prize cannot be awarded under these terms, it goes to the next reserve winner.

6.6. On the stream and in any later announcement, winners are shown only by a partly hidden Investor ID and their country. We only publish a winner's name if they give us their written permission first.

7. Prizes and when you receive them

7.1. The prizes are SaveSmart investment credits (each a "Prize Investment Credit") of:

Prize	Investment credit
First prize	€3,000
Second prize	€2,000
Third prize	€1,000

They are drawn in the order third, second, first.

7.2. We will email each winner at the address on their Afranga account within **3 working days** of the draw. To receive the prize, the winner must confirm on the platform, by 23:59 Sofia time on 13 November 2026, the instruction to invest the Prize Investment Credit in SaveSmart on a 12-month term. If the winner does not confirm in time, the prize passes to a reserve winner under clause 6.5. A reserve winner has 7 (seven) days from our email to confirm. If, when the prize is due, a winner's account has been closed, is not fully verified or is limited under the GTC, the prize passes to a reserve winner under clause 6.5.

7.3. Prizes are invested in SaveSmart in the winner's name no earlier than 4 November 2026 and no later than 18 November 2026 or, for a reserve winner, within 5 working days of their confirmation.

7.4. The prize is an investment credit, not a cash payment. It is invested in SaveSmart on a 12-month term and cannot be withdrawn as cash during that term. At the end of the term, the amounts actually repaid on the prize investment, together with any returns, become available to withdraw or reinvest at the winner's discretion. Like any investment on Afranga, the prize investment carries risk.

7.5. A prize cannot be swapped for anything else or passed to another person.

7.6. A prize is a campaign reward. It is not interest, yield or a return on any investment.

8. Tax

8.1. Prizes are taxable income. Where Bulgarian law requires it, Afranga will withhold tax from the Prize Investment Credit.

8.2. Each winner is responsible for declaring and paying any other tax due on their prize under the rules of their own country.

9. Fair play

9.1. For larger deposits we may ask for documents showing where the money came from, as the law requires. If you do not provide them in the time we ask, we may exclude you from the draw or hold back your prize.

9.2. Please do not misuse the Campaign. We may exclude an investor, hold back or reverse a prize, or pass it to a reserve winner in cases of fraud, misuse, false information, multiple accounts, or breach of these terms or the GTC.

10. Other campaigns

10.1. The Campaign can be combined with other Afranga campaigns running at the same time, including the Refer-a-Friend programme. A Qualifying Investment can count towards each of them under their own terms.

11. Your personal data

11.1. We use your personal data under our Privacy Policy (<https://afranga.com/privacy-policy>) and data protection law, and only as far as needed to run the Campaign, hold the draw, contact winners and invest prizes.

11.2. We only publish more about a winner than clause 6.6 allows if the winner gives separate, explicit permission. They can withdraw that permission at any time.

12. Changes

12.1. We will only change these terms, or end the Campaign early, for a good reason, such as a legal or regulatory requirement, a technical failure or suspected fraud. If we do, we will tell investors by email and on the Campaign page.

12.2. No change will reduce the prizes, or the chances attached to entries you already hold at the time of the change.

13. Questions and complaints

13.1. You can send questions or complaints about the Campaign in Bulgarian or English, through the platform, by email to **support@afranga.com**, or by post to the address in clause 1.1. We will look at every complaint and give you our decision within **20 working days** of receiving it.

13.2. If you are a consumer and we cannot resolve your complaint, you can refer the dispute to the Bulgarian Commission for Consumer Protection (www.kzp.bg). You can also submit a complaint about Afranga to the **Financial Supervision Commission**, 16 Budapeshta Str., 1000

Sofia, Bulgaria, delovodstvo@fsc.bg, www.fsc.bg.

14. Law and language

14.1. These terms are governed by Bulgarian law and directly applicable European Union law. Disputes that cannot be settled between us go to the competent Bulgarian court. This does not affect any consumer protection rights you have under the law of the country where you live.

14.2. These terms may be translated. If a translation differs from this English version, the English version applies.

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