

Program version:	1.2
Date of version:	01.11.2017.

Refer-a-Friend Program Terms and Conditions

1. Terms that are capitalized in the present Terms and Conditions of the Refer-a-Friend Program have the same meaning as the terms used in the General Terms and Conditions of the Portal User Agreement (https://www.mintos.com/en/doc/user_agreement) unless otherwise indicated in the present Terms and Conditions of the Refer-a-friend Program.
2. The Refer-a-Friend Program is valid from November 1, 2017 to November 30, 2017.
3. During the timeframe indicated in Clause 2, any User has the right to participate in the Refer-a-Friend Program if a Mintos-generated unique promo code (hereinafter – the Code) is available on the User's Virtual Account.
4. The User may e-mail the Code or make it otherwise publicly available to a third party. The User is prohibited from changing, modifying or altering the Code.
5. The User is prohibited from using the Code in any way that differs from Mintos' values or may qualify as unfair commercial practice, as determined at Mintos' sole discretion. For example, it is forbidden to place the Code in websites that provide erotic, indecent or deceptive content; on websites that provide gambling or betting services, or money-back projects; on websites that offer to upload or download illegal content such as BitTorrent sites. If the User has any doubts as to whether his/her activities comply with the Terms and Conditions of the Refer-a-Friend Program, the User shall request and wait to receive Mintos' approval by sending an e-mail to marketing@mintos.com.
6. The User has an obligation to immediately stop his/her participation in the Refer-a-Friend Program if requested by Mintos for any reason, at Mintos' sole discretion.
7. The User and the third party each receive a reward of 1% (hereinafter — the Reward) of the average daily balance of all outstanding principal amounts of Loans and/or Invoices held by the third party. The Reward is paid in 3 (three) installments over the first 90 days after the respective third party has registered through the Portal, if all conditions and preconditions for the Reward set in Clause 10 have been fulfilled.
8. The Reward shall be calculated after 30, 60 and 90 days from the registration date of the respective third party in the Portal, based on the average daily balance of all outstanding principal amounts of Loans and/or Invoices held by the third party within the respective calculation period as follows:
 - 8.1. after the first 30 days, the Reward is calculated from the daily average balance during the first 30 days;
 - 8.2. after 60 and 90 days, the Reward is calculated from the increase of the daily average balance for the current calculation period compared to the daily average balance calculated during the previous calculation period.
9. If the average daily balance of all outstanding principal amounts of Loans and/or Invoices for the respective calculation period is the same or less than during the previous calculation period, then Mintos shall not pay the Reward for the respective period.
10. For the User and the third party to receive the Reward, the following preconditions must be fulfilled:
 - 10.1. the User has the right to participate in the Refer-a-Friend Program and the User has not breached the Terms and Conditions of the Refer-a-Friend Program;

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- 10.2. the third party is a duly registered legal person or a natural person who is at least 18 years old;
- 10.3. the third party registered on the Portal by submitting the Registration Application on the Portal and indicating the User's Code in the "Promo Code" field within the timeframe indicated in Clause 2;
- 10.4. when submitting the Registration Application on the Portal the third party was not previously registered on the Portal as a User;
- 10.5. when submitting the Registration Application, the third party did not arrive at the Portal by using promotional URLs offering other rewards, such as Mintos Affiliate Program;
- 10.6. the User and the third party are different people (or different ultimate beneficial owners, in case the User or the third party is a legal person).
11. Mintos pays the User and the third party the Reward, if all conditions and preconditions for the Reward set in Clause 10 have been fulfilled, within 30 days after each calculation period has passed by depositing electronic funds equivalent to the Reward into the Virtual Account of the User and the respective third party.
12. The Reward shall include all applicable taxes for participation in the Refer-a-Friend Program and respective taxes (if applicable) shall be covered by the User and/or the third party.
13. The User may refer an unlimited number of third parties and receive the Reward for each third party fulfilling preconditions set in Clause 10.
14. Legal relations arising from the Refer-a-Friend Program shall be governed by the Terms and Conditions of the Refer-a-Friend Program that were published on the Portal at the moment when the third party submitted the Registration Application indicating the User's Code in the "Promo Code" field.
15. Mintos has the right to end or change the present Terms and Conditions of the Refer-a-Friend Program unilaterally and without individually notifying the User and third parties.