

Program version:	1.1
Date of version:	09.06.2016.

Refer-a-friend program terms and conditions

1. The Refer-a-Friend Program is available from June 9, 2016 for an indefinite period. 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 a third party.
2. During the timeframe of the Refer-a-Friend Program, any User has the right to participate in the Refer-a-Friend Program if a Mintos-generated unique link to the Portal providing the offer to a third party to become a User (hereinafter – the *URL*) is available on the User's Profile.
3. The User may send the URL to a third party or otherwise make the URL publicly available to a third party. The User is prohibited from changing, modifying or altering the URL.
4. The User is prohibited from using the URL in any way that differs from Mintos' values or, at Mintos' sole discretion, may qualify as unfair commercial practice. For example, it is forbidden to place the URL in the websites that provide erotic, indecent or deceptive content, on websites that provide gambling or betting services, money-back projects, or upload or download torrents. If the User has any doubts whether his/her activities comply with the present terms and conditions of the Refer-a-Friend Program, the User shall, in order to receive Mintos' approval, contact Mintos, by sending an e-mail to marketing@mintos.com.
5. The User has an obligation to immediately stop his/her participation in the Refer-a-Friend Program if requested by Mintos at its sole discretion.
6. The User and the third party each receive a reward of 1% (hereinafter — the *Reward*). The Reward is paid in 3 (three) installments for the first 90 days after the respective third party (the User) has registered through the Portal, if all of the conditions and preconditions for the Reward set in Clause 7 have been fulfilled. The Reward shall include all applicable taxes for participation in the Refer-a-Friend Program and respective taxes shall be covered by the User or a third party (if applicable).
7. 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:
 - 7.1. after the first 30 days the Reward is calculated from the daily average balance during the first 30 days;
 - 7.2. 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.
8. 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 periods.
9. In order for the User and a third party to receive the Reward, the following preconditions must be fulfilled:
 - 9.1. the User has the right to participate in the Refer-a-Friend Program and the User has not breached the present terms and conditions of the Refer-a-Friend Program;
 - 9.2. the third party is a duly registered legal person or a natural person who is at least 18 years old and was not registered on the Portal as a User at the moment when the third party arrived at the Portal using the User's URL and submitted the Registration Application on the Portal;
 - 9.3. while the Refer-a-Friend Program is active, the third party registered through the Portal, arriving at the Portal through User's URL, which was sent to the third party or

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otherwise made publically available by the User, and using an Internet browser that has enabled JavaScript and has disabled any and all ad-blocking plug-ins or services.

10. Mintos pays the User and the third party the Reward, if all of the conditions and preconditions for the Reward set in Clause 7 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 third party.
11. If during the Refer-a-Friend Program more than one User's URL has been sent or otherwise made publicly available to the third party, the Reward will be paid to the User through whose URL the third party has arrived at the Portal and submitted the Registration Application on the Portal first (see Clause 9.3).
12. 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 Portal User Agreement (https://www.mintos.com/en/doc/user_agreement) unless otherwise provided in the present terms and conditions of the Refer-a-friend Program.
13. 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 in the Portal at the moment when the third party submitted the Registration Application to Mintos through the Portal, having arrived at the Portal through the User's URL.