

Program version:	3.0
Date of version:	26.02.2019.

## Affiliate program terms and conditions

1. The Affiliate Program is available from the date of version of these terms and conditions for an indefinite period, and Mintos has the right to end or change the present terms and conditions of the Affiliate Program unilaterally and without individually notifying the Affiliate or a third party.
2. During the time-frame of the Affiliate Program, any natural person who is at least 18 years old or is a duly registered legal person (hereinafter the *Affiliate*) and who holds any digital channel (including, but not limited to blogs, forums, websites, YouTube or any other video- sharing website channels) directly related to finance sector has the right to participate in the Affiliate Program, if the Affiliate has received Mintos' generated unique link to the Portal providing the offer to a third party to become a User (hereinafter the *URL*). In order to receive the URL and Mintos promotional materials, the Affiliate shall contact Mintos, by filling out the questionnaire in <https://mintosaffiliate.typeform.com/to/He2LJs>. Mintos shall be entitled to establish whether the person qualifies as the Affiliate under present terms and conditions of the Affiliate Program or not at Mintos' sole discretion. Mintos shall not be obliged to inform the person on its decision not to qualify it as the Affiliate, provide any information or reasons of said decision, as well as, provide any answers to person's requests.
3. The Affiliate may make the URL and Mintos promotional materials publicly available to the third party in digital channels directly related to finance sector. The Affiliate is prohibited from changing, modifying or altering the URL and Mintos promotional materials.
4. The Affiliate is prohibited from using the URL and Mintos promotional materials 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 locate the URL and Mintos promotional materials in the websites that provide erotic, indecent or deceptive content, in the websites that provide gambling or betting services, money-back projects, or upload or download of torrents. If the Affiliate has any doubts whether its activities comply with the present terms and conditions of the Affiliate Program, the Affiliate shall, in order to receive Mintos' confirmation, contact Mintos, by sending an e-mail to [affiliate@mintos.com](mailto:affiliate@mintos.com).
5. Mintos is entitled, at any time, to cancel Affiliate's participation in the Affiliate Program at Mintos' sole discretion and without providing the Affiliate with its motivation, by requesting the Affiliate to stop its participation. The Affiliate has an obligation to immediately stop its participation in the Affiliate Program if it is requested by Mintos at its sole discretion.
6. The Affiliate receives a one-time reward of EUR 5 (hereinafter the *Registration Reward*). The Registration Reward is paid only if all of the conditions and

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preconditions for the Registration Reward set in Clause 7 have been fulfilled. The Registration Reward shall include all applicable taxes for participation in the Affiliate Program and respective taxes shall be covered by the Affiliate (if applicable).

7. In order for the Affiliate to receive the Registration Reward, the following preconditions must be fulfilled:
  - 7.1. the Affiliate has the right to participate in the Affiliate Program and the Affiliate has not breached the present terms and conditions of the Affiliate Program;
  - 7.2. 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 Affiliate's URL and submitted the Registration Application on the Portal;  
the Affiliate holds any digital channel (including, but not limited to blogs, forums, websites, YouTube or any other video-sharing website channels) directly related to finances where the Affiliate makes the URL and Mintos promotional materials publicly available to the third party;
  - 7.3. while the Affiliate Program is available the third party has been registered in the Portal, arriving at the Portal through Affiliate's URL, which was made publically available by the Affiliate and using the internet browser that has enabled JavaScript and has disabled any and all ad-blocking plug-ins or services.
8. Mintos pays the Affiliate the Registration Reward for each third party within 30 days after all of the conditions and preconditions for the Registration Reward set in Clause 7 have been fulfilled, by transferring the Registration Reward to the Affiliate's bank account.
9. If during the Affiliate Program more than one Affiliate's URL has been made publicly available to the third party, the Registration Reward will be paid to the Affiliate through whose URL the third party has arrived at the Portal and submitted the Registration Application on the Portal (see Clause 7.3).
10. The Affiliate and a third party each receives a reward of 1% (hereinafter the *Investment Reward*). The Investment Reward is paid in 3 (three) installments only for the first 90 days after the respective third party has been registered in the Portal. The Investment Reward shall include all applicable taxes for participation in the Affiliate Program and respective taxes shall be covered by the Affiliate or third party (if applicable).
11. The Investment 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 amount of all outstanding principal amounts of the Loan and/or Invoice within the respective calculation period as follows:

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- 11.1. after the first 30 days the Investment Reward is calculated from the daily average amount calculated during the first 30 days;
  - 11.2. after 60 and 90 days the Investment Reward is calculated from the increase of the daily average amount for the current calculation period compared to the daily average amount calculated during the previous calculation period.
12. If the average daily amount of all outstanding principal amounts of the Loan and/or Invoice for the respective calculation period is the same or less than during the previous calculation period, then Mintos shall not pay the Investment Reward for the respective period.
13. In order for the Affiliate and a third party to receive the Investment Reward, the following preconditions must be fulfilled:
- 13.1. the Affiliate has the right to participate in the Affiliate Program and the Affiliate has not breached the present terms and conditions of the Affiliate Program;
  - 13.2. the Affiliate has received the Registration Reward for the respective third party.
  - 13.3. The Affiliate Program cannot be used in conjunction with any other promotions. If the third party uses a referral code in the registration process on Mintos, this sale will be attributed to the referral scheme, any other offer will be disregarded.
14. Mintos pays the Affiliate and the third party the Investment Reward if all of the conditions and preconditions for the Investment Reward set in Clause 13 have been fulfilled within 30 days after each calculation period has passed, by transferring the Investment Reward to the Affiliate's and the third person's bank account.
15. Terms that are capitalized in the present terms and conditions of the Affiliate 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](https://www.mintos.com/en/doc/user_agreement)) unless otherwise provided in the present terms and conditions of the Affiliate Program.

Legal relations arising from the Affiliate Program shall be governed by the terms and conditions of the Affiliate 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 Affiliate's URL.

16. You may not bid on any of our brand terms, including any variations or misspellings thereof for search or content based campaigns on Google, Yahoo or any other network. If you would like to use PPC advertising as a part of your affiliate activities, you should first contact us to receive written permission to do so.

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17. Affiliate and the third party are different people (or different ultimate beneficial owners, in case the User or the third party is a legal person).
  
18. Affiliate is prohibited to use the Refer-a-Friend Code for any kind of commercial activity, for example, paid promotions, including online advertising; public distribution on the Affiliate's own communication channels, like Youtube, Twitter, Blog, Facebook, Podcast etc. as well as any other websites (for example, such as Reddit, Wikipedia, coupon sites, review sites, forums, public groups on social media, etc.); emailing, texting or messaging people the Affiliate does not know.