

Lendermarket Limited

Think Forward Campaign

Terms and Conditions

Applicable as of	19 January, 2026
Version	1.0

1. Introduction

This document is a **marketing communication** for the "Think Forward Campaign" (the "Campaign"). Lendermarket offers Users the opportunity to receive a promotional bonus ("Bonus") by increasing their Invested Funds portfolio value over a defined period. By opting into and participating in this campaign, Users agree to be bound by these Terms and Conditions ("Terms") and the [Rules of the Platform](#) ("Rules"). Capitalised terms used herein have the meaning assigned to them in the Rules unless otherwise indicated. This bonus is a promotional incentive and does not constitute an investment return or yield.

2. Periods of the campaign

- 2.1. (**"Campaign Period"**) The Campaign Period runs from 19 January 2026 00:01 (UTC) to 19 May 2026 23:59 (UTC) (inclusive).
- 2.2. (**"Opt-In Period"**) from 19 January 2026 at 00:01 UTC to 10 February 2026 at 23:59 UTC (both inclusive).
- 2.3. (**"Portfolio Growth Period"**) The Invested Funds Growth Period affecting campaign bonus runs from 19 January 2026 at 00:01 UTC to 10 February 2026 at 23:59 UTC (both inclusive).
- 2.4. (**"No Withdrawal Period"**) The No Withdrawal Period runs from 19 January 2026 00:01 (UTC) to 19 May 2026 23:59 (UTC) (inclusive).
- 2.5. (**"Bonus Pay Day"**) The Bonus will be credited by 25 May 2026.

3. Eligibility criteria

- 3.1. The User is entitled to the campaign Bonus if all the following conditions are satisfied:
 - 3.1.1. The user has an active and verified Lendermarket account.
 - 3.1.2. The user has opted into the campaign during the Opt-In Period.
 - 3.1.3. The User's Invested Funds have increased during the Portfolio Growth Period by an amount that qualifies for one of the bonus rates described in paragraph 4.
 - 3.1.4. The User has not withdrawn any funds from their investor account during the No Withdrawal Period.
- 3.2. By entering this Campaign, the User agrees to accept and to be legally bound by these Terms and Conditions.

4. Calculation of campaign bonus

- 4.1. The campaign bonus is calculated automatically for each User who meets the eligibility criteria outlined in Section 3.

4.1.1. The bonus is calculated on the amount of Invested Funds Growth during the Portfolio Growth Period.

4.1.2. The applicable bonus rate is determined based on the percentage of Invested Funds Growth during the Portfolio Growth Period. This percentage is calculated using the formula in clause 4.2.

4.2. Invested Funds Growth is calculated as $(\text{End Value} - \text{Start Value}) \div \text{Start Value}$. The resulting growth percentage determines the applicable Bonus Rate. The Bonus amount is calculated as:

$\text{Bonus Rate} \times (\text{End Value} - \text{Start Value})$.

The Bonus Rate is determined according to the percentage growth brackets described in Section 4.3.

4.2.1. The Start Value is the Invested Funds value recorded in the User's account at 00:01 UTC on 19 January 2026.

4.2.2. The End Value is the highest amount of Invested Funds recorded between 00:00 and 23:59 (UTC) on 10 February 2026.

4.2.3. Only funds invested in Listed Loans are included; these are reflected in the "Invested Funds" figure in the User's dashboard. Available Balance and any reversed, cancelled, or pending amounts not invested in Listed Loans are excluded from the calculations.

4.2.4. The Campaign Bonus may apply to investments in Listed Loans offered on the Platform. Some services may be provided under Regulation (EU) 2020/1503, and some may be provided outside the scope of that Regulation. Regulatory protections and disclosures may differ depending on the service and the specific offer. The User should review the applicable disclosures available on the Platform before investing.

4.3. The bonus rate brackets based on Invested Funds Growth are as follows:

Invested Funds Growth, %	Bonus rate
5% - 9%	0.5%
10% - 19%	1.0%
20% - 34%	1.5%
≥ 35%	2.0%

4.4. Example: The User opts into the campaign on 19 January 2026 with €10,000 in Invested Funds. By 10 February 2026, their Invested Funds have grown to €13,300. This represents 33% Invested Funds Growth. If the User refrains from making withdrawals during the No Withdrawal Period, the User qualifies for a 1.5% bonus on the €3,300 amount, receiving a bonus of €49.50 by 25 May 2026.

This example is for illustration purposes only and does not represent a promise of any particular return. The Bonus does not reduce the risk of loss on the underlying investments.

4.5. Users may grow their Invested Funds using any method available on the platform, including depositing new funds, investing their Available Balance, reinvesting repayments, or using rewards and bonuses.

4.6. The User will receive the campaign bonus only if all conditions set in these Terms have been fulfilled. *If the User withdraws any funds from their investor account, deposited before or during the No Withdrawal Period, the bonus will not be granted as it will not comply with clause 3.1.4.*

4.7. Each User may receive only one bonus payment under this campaign.

5. Taxation

5.1. The eligible User shall be fully responsible for the calculation and payment of all taxes arising from the Campaign bonus obtained as a result of their participation in the Campaign. All bonuses will be paid without any deduction or withholding for or on account of any tax unless required by law. The User should seek independent tax advice where needed.

6. Termination and updates to Terms and Conditions

6.1. Lendermarket reserves the right to suspend or terminate the Investor's Accounts or deny any Campaign bonus if it notices any activity that Lendermarket reasonably believes is abusive, fraudulent,

or does not comply with these Terms or any other agreements applicable to Users. This includes, without limitation, the misuse or abuse of Promo Codes.

6.2. Lendermarket may suspend or terminate the Campaign or a User's ability to participate in it at any time for any reason.

6.3. Lendermarket may, in our sole and absolute discretion, amend these Terms or terminate the Campaign unilaterally.

6.4. If Lendermarket, at its sole discretion, believes that the eligible User has created an account for the primary purpose of collecting the Campaign bonus and not using the services of Lendermarket, the User will be disqualified from this Campaign and will not be eligible for its rewards.

6.5. Lendermarket may review the payment information of the eligible User if it suspects a breach of these Terms.

7. Miscellaneous

7.1. Any dispute or claim arising out of these Terms, or its subject matter or formation (including non-contractual disputes or claims) shall be governed by these Terms and by the [Rules of the Platform](#) that have been published on the Platform at the moment when participating in this Campaign.

7.2. Campaign Auto Invest portfolio activation alone does not guarantee that all newly deposited funds will be invested, as loan availability may vary in accordance with normal market conditions on the Platform.

7.3. These Terms do not alter or in any way limit the use or terms of referral Campaigns, affiliate bonus programmes, promo codes or any other Campaigns.

If you have any questions about how to enter or in connection with the Campaign, please send an email to support@lendermarket.com.

WARNING! Investment in crowdfunding projects entails risks, including the risk of partial or entire loss of the money invested. Your investment is not covered by a deposit guarantee scheme or by an investor compensation scheme.

Lendermarket Limited, trading as Lendermarket, is regulated by the Central Bank of Ireland and provides services regulated under Regulation (EU) 2020/1503 (the Crowdfunding Regulation) as well as services not covered by the Crowdfunding Regulation. For more information, please read our [Services Statement](#) and the [Risk Disclosure Statement](#).

The campaign bonus is a promotional incentive paid to eligible Users who grow their Invested Funds during the Campaign Period. It is not an investment return and is not connected to the performance of any individual investment.