



BONDSTER Investment Savings Terms and Conditions

The promotional campaign BONDSTER Investment Savings is organized by BONDSTER Marketplace s.r.o. with a registered office at U Libeňského pivovaru 63/2, 181 00 Prague 8, Czech Republic. The Company is registered in the Companies Register kept by the Municipal Court in Prague, Section C, File 227708.

What is BONDSTER Investment Savings?

The promotional campaign BONDSTER Investment Savings helps users of the investment platform to build a financial portfolio on a regular and long-term basis through investments in loans offered on BONDSTER. This way, investors can harness the power of compound interest and regular deposits for long-term appreciation of their investments. Simultaneously, BONDSTER rewards investors with a special interest bonus ("the Interest Bonus"), which supports their long-term engagement and motivates them to invest regularly with the aim of strengthening their financial stability and prosperity.

Registering for BONDSTER Investment Savings

BONDSTER Investment Savings is intended for new and existing users of the investment platform BONDSTER who register for the campaign.

- **New Users** of the platform need to register for the campaign by [filling out the form](#). In the Promo Code box, they need to write: INVESTMENTSAVINGS.
- **Existing Investors** register for the campaign through the [registration page](#), on which they fill in the email address they currently use to sign into their investor account.

Promotional Campaign Conditions

Investors become entitled to the Interest Bonus automatically after a period of six consecutive calendar months in which they have deposited at least 80 euros each month into their investor accounts and these newly deposited funds have been fully invested in loans offered on the platform BONDSTER.

To qualify for the Bonus, the total amount (i.e. the sum of available and invested funds) in the investor account in the given month must be at least 80 euros higher than in the previous month.

The Interest Bonus is paid from the 7th calendar month on condition that the minimum deposit and investment amount of 80 euros is met.

The Bonus applies to all newly deposited and invested funds from the month (the seventh month) in which the investor becomes eligible for the Bonus.

The Interest Bonus is 10% of the investor's portfolio expected return (note: the calculation is a weighted average of the CZK and EUR portfolio returns) and is paid on a monthly pro-rata basis. The Bonus is paid on the funds invested in the given month up to the amount of the new deposit in that month.

The Interest Bonus is calculated from the expected return of the CZK and EUR portfolios. The bonus will be paid in CZK to Czech investors and in EUR to foreign investors.

Account summary

CZK

EUR

BASIC PORTFOLIO OVERVIEW

DETAILED PORTFOLIO OVERVIEW

Total income ⓘ

€219.93

Return ⓘ

15.18%

A pro-rata portion of the annual interest on the accumulated deposits, starting from the seventh month, is paid on a monthly basis. To calculate the pro-rata portion of the Interest Bonus for the upcoming month, the value of the expected portfolio return on the last day of the previous month is used.

***Example:** A BONDSTER platform user invests in both crown and euro loans. They have a total of CZK 10,000 invested in the CZK portfolio and EUR 2,500 in the EUR portfolio. The expected return on these portfolios as of the last day of the 6th month of regular Investment Savings is 10.21% for the CZK portfolio and 15.97% for the EUR portfolio.*

To calculate the Interest Bonus for the 7th month (note: this is the first month for which the Interest Bonus is payable), the weighted average of the returns of the CZK and EUR portfolios will be used. In our case, this weighted average is 15.18% (note at the exchange rate of 25 CZK/EUR - currency conversion is always carried out based on the current exchange rate). The bonus will be paid in CZK to Czech investors and in EUR to foreign investors.

The formula for calculating the Bonus

Bonus amount = (newly deposited amount + amount of the last Bonus) * (average return in % p.a. of both CZK and EUR portfolios * 10% of 1/12 of the annual interest) + (amount of the last Bonus)

Calculation of the Bonus

- 1st to 6th month: regular monthly deposit and investment of at least 80 EUR
- At the end of the 6th month, the weighted average of the EUR and CZK portfolios is 15.18%.
- 7th month: new deposit and investment of EUR 80
- Entitlement to payment of the 1st Interest Bonus: $(80 \text{ EUR} * (0.1518/12)) * 0.1 = 0.1 \text{ EUR}$
- 8th month: new deposit and investment of EUR 80 (note: the weighted average remains unchanged)
- Entitlement to payment of the 2nd Interest Bonus: $(80 \text{ EUR} + 0.1 \text{ EUR}) * ((0.1518/12)) * 0.1 + 0.1 \text{ EUR} = 0.2 \text{ EUR}$

If an investor has already qualified for the Interest Bonus and fails to meet the minimum deposit or investment requirement of 80 euros in any month, the Bonus is automatically suspended. The Bonus is paid monthly, so the investor does not lose Bonuses that have been already paid out.

If the investor starts depositing money into their investor account and investing regularly again (at least 80 euros per month), the entitlement to the Bonus is automatically renewed after a period of three consecutive calendar

months. The Interest Bonus is paid from the 4th calendar month on condition that the minimum deposit and investment amount of 80 euros is met.

The Interest Bonus is payable on investments in loans offered on the BONDSTER Primary and Secondary Markets. It is possible to invest in loans in both EUR and CZK.

The promotional campaign starts on 1 February 2024 and runs for an indefinite period. The organizer has the right to terminate the campaign at any time. The organizer also reserves the right to modify or change these conditions at any time.

If you would like to know more about the campaign, you can reach us at info@bondster.com. If you prefer to be contacted by phone, please send us your name and phone number to the e-mail address above. We will get back to you and answer all your questions.