



Terms and conditions of the "BONDSTER Investment Savings" promotion

The BONDSTER Investment Savings Promotion is organized by BONDSTER Marketplace s.r.o. with its registered office at U Libeňského pivovaru 63/2, 181 00 Prague 8.

What is BONDSTER Investment Savings

The "BONDSTER Investment Savings" campaign helps users of the investment platform to build a financial portfolio on a regular and long-term basis through systematic investments in loans offered on the BONDSTER market. In this way, investors can harness the power of compound interest and regular deposits for the long-term appreciation of their investments. At the same time, BONDSTER rewards investors with a special interest bonus (hereafter referred to as the interest bonus), which encourages their long-term commitment and motivation to invest regularly. The aim is to strengthen the financial stability and prosperity of investors.

Signing up for BONDSTER Investment Savings

The BONDSTER Investment Savings is open to new and existing users of the BONDSTER investment platform who sign up for this promotion.

- **A new user of the platform** must [register for the promotion by filling in the form](#). The Promo Code line must state INVESTMENTSAVINGS
- **Existing investors** will sign up for the promotion [via the registration page](#), where they will fill in the email address currently used to log in to their investor account

Terms and Conditions

Eligibility for the interest bonus arises automatically after a period of three consecutive calendar months in which the investor has deposited a minimum of CZK 2,000 or EUR 80 (or a combination of both currencies, which in total will be higher than CZK 2,000) into his/her investor account each month, and at the same time has fully invested these newly deposited funds in loans available on the primary market of the BONDSTER platform.

Important note: When converting currencies, the amount sent in CZK after the conversion may not fully correspond to the minimum required deposit amount of EUR 80 (note due to exchange rate movements or currency conversion fees). For this reason, it is advisable to deposit slightly more than the minimum required amount into the investor account.

In order to qualify for the bonus, the total amount (i.e. the sum of the free and invested funds) in the investor account in the current month must be at least CZK 2,000 or EUR 80 higher than the previous month (note: a combination of the two currencies in the total must be higher than CZK 2,000).

The interest bonus is paid from the 4th calendar month on condition that the minimum deposit amount and minimum investment of CZK 2,000 or EUR 80 (note: or a combination of both currencies, which in total will be higher than CZK 2,000) are met.

The bonus applies to all newly deposited and invested funds from the entire three-month period required to qualify for bonus payments as well as all funds deposited and invested in subsequent months, provided that the other conditions are met.

For funds invested according to the Bondster Primary Market Terms and Conditions, the bonus is first paid in the 4th month of fulfilling the terms of the promotion, i.e. after the bonus qualifies.

The interest bonus is equal to 10 % of the expected return on the investor's portfolio (note: the weighted average of the return on both the CZK and EUR investor's portfolio is calculated) and is paid on a monthly pro-rata basis. The bonus is paid on the funds invested in the primary market in a given month, up to a maximum of the new deposit in that month.

The interest bonus is calculated on the expected return of both the CZK and EUR portfolios. The bonus will be paid to Czech investors in CZK and foreign investors in EUR.

Account summary

CZK

EUR

BASIC PORTFOLIO OVERVIEW

DETAILED PORTFOLIO OVERVIEW

Total income ⓘ

€138.11

Total bonus ⓘ

€6.21

Return ⓘ

11.85%

A pro rata portion of the annual interest on the accumulated deposits, starting from the fourth month, is paid on a monthly basis. The calculation of the pro rata portion of the interest bonus for the upcoming month is based on the value of the expected return on the portfolio on the last day of the previous month.

Example (EUR): He has a total of CZK 5,000 invested in the CZK portfolio and EUR 2,500 in the EUR portfolio. The expected return on these portfolios on the last day of the 3rd month of regular investment savings is 10 % for the CZK portfolio and 12 % for the EUR portfolio.

The weighted average of the returns of the CZK and EUR portfolios will be used to calculate the interest bonus paid in month 4 (note: this is the first month in which the interest bonus is payable and is paid retroactively for the previous three qualifying months). In our example, this weighted average is 11.85 % (note: at an exchange rate of 25 CZK/EUR – currency conversion is always carried out at the current exchange rate). The bonus will be paid to Czech investors in CZK and foreign investors in EUR.

The bonus for the first 3 months will be paid at once in the 4th month and its amount will be as follows in the model case where the client signed up as an existing investor and fulfilled the first three qualifying months with regular deposits of EUR 200:

$(3 \times 200 \text{ EUR}) \times (11,85 \% / 12) \times 0,1 = 600 \text{ EUR} \times 0,009875 \times 0,1 = 0,5925 \text{ EUR}$

Calculation formula

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

Calculation (EUR)

- 1st to 3rd month: regular monthly deposit and investment of EUR 200 (minimum EUR 80 to qualify)
- At the end of month 3, the weighted average of the EUR and CZK portfolios = 11.85 %.
- Month 4: eligible for the 1st interest bonus on the total invested 600 EUR:
 $(600 \text{ EUR} * (0,1185 / 12)) * 0,1 = 0,5925 \text{ EUR}$
- Month 4: new deposit and investment of EUR 200 (note: weighted average unchanged)
- Month 5: eligible for 2nd interest bonus payment (rounded to four decimal places for example):
 $(200 \text{ EUR} + 0,5925 \text{ EUR}) * ((0,1185 / 12)) * 0,1 + 0,5925 \text{ EUR} = 0,7906 \text{ EUR}$
- Month 5: new deposit and investment of EUR 200 (note weighted average unchanged)
- Month 6: entitlement to 3rd interest bonus payment (rounded to four decimal places for example):
 $(200 \text{ EUR} + 0,7906 \text{ EUR}) * ((0,1185 / 12)) * 0,1 + 0,7906 \text{ EUR} = 0,9889 \text{ EUR}$
- Month 6: new deposit and investment of EUR 200 (note weighted average unchanged)
- Month 7: eligible for the 4th interest bonus (rounded to four decimal places for example):
 $(200 \text{ EUR} + 0,9889 \text{ EUR}) * ((0,1185 / 12)) * 0,1 + 0,9889 \text{ EUR} = 1,1874 \text{ EUR}$

In case the investor has already qualified for the interest bonus payment and in any of the months fails to meet the minimum deposit condition, the minimum investment amount of CZK 2,000 or EUR 80 (or a combination of CZK and EUR see above) on the primary market, or the condition of increasing the total amount invested on the BONDSTER platform by at least CZK 2,000 or EUR 80 (or a combination of CZK and EUR see above) compared to the previous month, the bonus entitlement is automatically suspended. The bonus is paid monthly, so the bonuses already paid out remain with the investor.

If the investor starts depositing money into his/her investor account and investing again on a regular basis (note: again, minimum CZK 2,000 or EUR 80, or a combination of CZK and EUR, see above), the entitlement to the bonus payment is automatically restored after a period of three consecutive calendar months. The interest bonus is paid from the fourth calendar month onwards, provided that the minimum monthly deposit and investment of CZK 2,000 or EUR 80 continues to be met. However, the investor does not build on previous bonuses and bonuses will only be calculated on newly deposited funds from the start of re-qualification under the terms of this promotion.

Eligibility for payment of the interest rate bonus arises for investments in loans offered on the primary BONDSTER. It is possible to invest in loans denominated in CZK and EUR.

The promotion starts on 1 May 2025 and is for an indefinite period. The Promoter has the right to terminate the promotion at any time. The Promoter also reserves the right to modify or change these terms and conditions at any time.

For more information, please contact investicnisporeni@bondster.com. If you would like us to contact you by telephone, please send us your name and telephone contact details to the email address provided. We will get back to you to discuss your individual enquiry.