

TERMS AND CONDITIONS OF ROBO.CASH USER LOYALTY PROGRAM

1. Terms and definitions

- 1.1. **Assignment Agreement** – Agreement concluded between the User and respective loan originator (creditor) which assigns its claim rights arising out of loan agreement to the User.
- 1.2. **Interest rate under the Assignment Agreement** – Predetermined remuneration defined in the Assignment Agreement that the User receives for the purchased claim rights.
- 1.3. **ROBOCASH** – ROBOCASH d.o.o., registration number: 081224371, registered address: Croatia, Petračiceva 4, Zagreb, 10110, e-mail address: support@robo.cash
- 1.4. **ROBO INVEST** – An application of the Website of ROBOCASH, that functions according to the settings selected and confirmed by the User and which is available on the Website of ROBOCASH under section “Invest”.
- 1.5. **Transaction** – All User’s made investments (purchase of claims) within the Website of ROBOCASH, which ROBOCASH has made technically and legally possible to execute, including investments (purchase of claims) through ROBO INVEST.
- 1.6. **User** – Natural or legal person registered on the Website of ROBOCASH.
- 1.7. **User’s virtual account** – User’s virtual account created and maintained by ROBOCASH for each User available at the User’s profile on the Website of ROBOCASH which reflect the amounts of funds transferred to the respective virtual account.
- 1.8. **User’s Additional Interest Rate** – annual additional interest rate that is paid on top of Interest rate under the Assignment Agreement no longer than until September 1, 2024 in case User fulfils terms and conditions of this loyalty program for active Transactions User has in on its balance in time period from August 28, 2023 to September 1, 2024.
- 1.9. **Website of ROBOCASH** – Website of ROBOCASH, which is located at web address <https://robo.cash>, where natural and legal persons can register as users and use the services available at it.

2. Covenants

- 2.1. All Users are eligible to qualify for one of the bellow mentioned User Categories (Gold or Platinum) if their current active made portfolio balance (made Transactions) at <https://robo.cash> is within these set limits (see the table below) allowing them to receive User’s Additional Interest Rate but in any case only in from August 28, 2023 and no longer than until September 1, 2024, considering that Users’ Category gets updated on daily basis (every 24 hours at 0:00 CET) depending on the total portfolio balance amount:

User’s current active made portfolio balance	User’s Additional Interest Rate	User Category
20000 EUR – 49999 EUR	0.5% annually	Gold
50000 EUR and higher	0.8% annually	Platinum

- 2.2. Legal relationship between the User and ROBOCASH are governed by Website of ROBOCASH user agreement and all of its integral parts posted on the Website of ROBOCASH, including these Terms and Conditions of ROBO.CASH user loyalty program.
- 2.3. Terms that are capitalized in the present Terms and Conditions of ROBO.CASH user loyalty program have the same meaning as the terms used in the Website of ROBOCASH User Agreement unless otherwise indicated in the present Terms and Conditions of ROBO.CASH user loyalty program.