

## TERMS AND CONDITIONS OF ROBO.CASH USER LOYALTY PROGRAM

### 1. Terms and definitions

- 1.1. **Assignment Agreement** – Agreement concluded between the User / VIP User and respective loan originator (creditor) which assigns its claim rights arising out of loan agreement to the User.
- 1.2. **Determination Date** – May 31, 2019 (Croatia, Zagreb, Central European Summer Time).
- 1.3. **Interest rate under the Assignment Agreement** – Predetermined remuneration defined in the Assignment Agreement that the User / VIP User receives for the purchased claim rights.
- 1.4. **ROBOCASH** – ROBOCASH d.o.o., registration number: 081224371, registered address: Radnička cesta 80, Zagreb, 10000, Croatia, e-mail address: [support@robo.cash](mailto:support@robo.cash)
- 1.5. **ROBO INVEST** – An application of the Website of ROBOCASH, that functions according to the settings selected and confirmed by the User / VIP User and which is available on the Website of ROBOCASH under section “Invest”.
- 1.6. **Transaction** – All User’s / VIP 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.
- 1.7. **User** – Natural or legal person registered on the Website of ROBOCASH with user ID number in the range from No. 1001 and up.
- 1.8. **User’s virtual account** – User’s / VIP User’s virtual account created and maintained by ROBOCASH for each User / VIP User available at the User’s / VIP User’s profile on the Website of ROBOCASH which reflect the amounts of funds transferred to the respective virtual account.
- 1.9. **User’s Additional Interest Rate** – annual additional interest rate that is paid on top of Interest rate under the Assignment Agreement in case User fulfils terms and conditions of this loyalty program for Transactions User has concluded from **September 1, 2019 to November 30, 2019**.
- 1.10. **VIP User** – Natural or legal person registered on the Website of ROBOCASH with user ID number in the range from No. 1 to No. 1000 (first 1000 registered users at Website of ROBOCASH).
- 1.11. **VIP User’s Additional Interest Rate** – additional interest rate that is paid on top of Interest rate under the Assignment Agreement in case VIP User fulfils terms and conditions of this loyalty program for Transactions made from **September 1, 2019 to November 30, 2019**.
- 1.12. **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 User’s are eligible to qualify for one of the User’s Additional Interest Rates if at Determination Date User has the following User’s virtual account balance (deposited and current amount, see posted table below), with a condition that during time period from **June 1, 2019 to November 30, 2019** User does not withdraw the respective funds from User’s virtual account (see posted examples below). Any withdrawal of funds from User’s virtual account from **June 1, 2019 to November 30, 2019** which results in User falling out of a pre-defined User Category at the Determination Date automatically cancels User’s right to participate in Loyalty program and User’s Category is set back to No. 0. (see posted examples below).

Status	User’s virtual account balance (deposited and existing amount)	User’s Additional Interest Rate	User Category
-	0 EUR – 999 EUR	0% annually	No. 0

Bronze	1000 EUR – 2999 EUR	0.1% annually	No. 1
Silver	3000 EUR – 4999 EUR	0.3% annually	No. 2
Gold	5000 EUR – 9999 EUR	0.5% annually	No. 3
Platinum	10 000 EUR – any amount exceeding 10 000 EUR	1% annually	No. 4

**Examples and explanations:**

**2.1.1.** If User has qualified for User's Additional Interest Rate of 0.5% annually by having 6000 EUR on User's Virtual Account on the Determination Date (User Category No. 4) but then makes a withdrawal of 4000 EUR from User's Virtual Account making total balance of User's Virtual Account at 2000 EUR the applied User's Additional Rate expires and is automatically void, moreover, the User can no longer receive any kind of User's Additional Interest Rate for its future Transactions.

**2.1.2.** User's Category is set at Determination Date and only possible change to it is User Category drop to No 0 due to made withdrawals as explained above.

- 2.2.** All VIP User's are eligible to qualify for one of the VIP User Additional Interest Rates if at Determination Date VIP User has the following VIP User's virtual account balance (deposited and current amount, see table below), with a condition that during time period from **June 1, 2019 to November 30, 2019** VIP User does not withdraw the respective funds from VIP User's virtual account (see posted examples below). Any withdrawal of funds from VIP User's virtual account from **June 1, 2019 to November 30, 2019** where as a result VIP User falls out of a certain VIP User's Category (see posted table below) it qualified for at the Determination Date automatically cancels application of set VIP User Additional Interest Rate and VIP User Category is set at No 0 (see posted examples below).

**2.3.**

Status	VIP User's virtual account balance (deposited and existing amount)	VIP User's Additional Interest Rate	VIP User Category
Diamond	0 EUR – 4999 EUR	0.3% annually	No. 0
	5000 EUR – 9999 EUR	0.5% annually	No. 1
	10 000 EUR – any amount exceeding 10 000 EUR	1% annually	No. 2

**Examples and explanations:**

**2.3.1.** If VIP User has qualified for VIP User's Additional Interest Rate of 1% annually by having 10000 EUR on VIP User's Virtual Account on the Determination Date (VIP User Category No. 2) but then makes a withdrawal of 4000 EUR from VIP User's Virtual Account making total balance of VIP User's Virtual Account at 6000 EUR the applicable VIP User's Additional Rate expires and is automatically decreased to VIP User's Additional Interest Rate of 0.3% annually (VIP User Category No 0).

**2.3.2.** VIP User's Category is set at Determination Date and only possible change to it is User Category drop to No 0 due to made withdrawals as explained above.

- 2.4.** For every Transaction VIP User's make in time period from **December 1, 2019 to January 31, 2020** extra 0.3% (annually) interest rate will be applied notwithstanding any provisions of these terms and conditions.