

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 in case User fulfils terms and conditions of this loyalty program for Transactions User has concluded from **September 29, 2020** to a date unilaterally set by ROBOCASH.
- 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 (Bronze, Silver, Gold, Diamond) by adding extra 500 EUR to their already made portfolio balance at <https://robo.cash> (except for User Category “Diamonds” which qualify to the User's Additional Interest Rate without the mentioned extra 500 EUR addon to the made portfolio), hereinafter – “**Activation Process**”, if their made portfolio balance at <https://robo.cash> is within these set limits (see the table below) allowing them to receive User's Additional Interest Rate for newly executed Transactions, considering that Users' Category gets recalculated on daily basis (every 24 hours at 0:00 CET):

User's made portfolio balance	User's Additional Interest Rate	User Category
5000 EUR – 9,999 EUR	0.3% annually	Bronze
10000 EUR – 14999 EUR	0.5% annually	Silver
15000 EUR – 24999 EUR	0.7% annually	Gold
25000 EUR and higher	1% annually	Diamond

Examples and explanations:

Example No 1. User's portfolio balance at <https://robo.cash/> is **6 000 EUR** as of September 29, 2020. On October 1, they increase it by 300 EUR and then on October 10, they add additional 250 EUR. Starting from October 11, they will receive User's Additional Interest Rate of **0.3%** in addition to Interest rate under the Assignment Agreement for newly executed Transactions.

Example No 2. User's portfolio balance at <https://robo.cash/> is **25 000 EUR** as of September 29, 2020, which falls in User category “Diamond”. Starting from September 29, 2020 they will receive User's Additional Interest Rate of 1% in addition to Interest rate under the Assignment Agreement for newly executed Transactions.

Example No 3. User portfolio balance at <https://robo.cash/> is **16 000 EUR** as of September 29, 2020 which would qualify as “Gold” if the Activation Process is made. On October 3, 2020 they initiate the Activation Process and User starts receiving User's Additional Interest Rate of **0.7%** in addition to Interest rate under the Assignment Agreement for newly executed Transactions. On November 1, 2020 the User withdraws **3 000 EUR**, which make the total portfolio balance at <https://robo.cash/> equal to **13 000 EUR**, which consequently lowers its User Category to “Silver”, and User starts receiving User's Additional Interest Rate of **0.5%** in addition to Interest rate under the Assignment Agreement for newly executed Transactions.

- 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.