

## HeavyFinance Invite a Friend Program Terms and Conditions

1. Terms used in capital letters in these **Invite a Friend** Terms and Conditions have the same meaning as the terms used in the General terms and conditions of the Platform, unless the **Invite a Friend** Terms and Conditions state otherwise.
2. The **Invite a Friend** Program is valid from January 18, 2021 to December 31, 2021.
3. Any HeavyFinance User has the right to participate in the **Invite a Friend** Program during the time frame indicated in Clause 2, if the HeavyFinance generated unique Promo Code or link is available on the User's Account on HeavyFinance.
4. HeavyFinance Promo Code can be used only according to **Invite a Friend** Program Terms and Conditions. The User is prohibited from using it in any other way that may qualify as an unfair commercial practice, e.g. paid promotions including online advertising, public distribution and sharing on any websites, forums, public groups on social media, emailing, texting or messaging people you do not know etc. The HeavyFinance generated Promo Code is unique for each User and User is prohibited from modifying the Promo Code. If the User has any questions or doubts as to whether his/her activities comply with the Terms and Conditions of the Invite a Friend Program, the User is obliged to send an inquiry to [info@heavyfinance.eu](mailto:info@heavyfinance.eu).
5. All referrals must be new investors to HeavyFinance and cannot have an existing HeavyFinance account. Users are not allowed to refer themselves. If a User creates an account for the primary purpose of collecting the referral Rewards or in other way breach the Terms and Conditions of the **Invite a Friend** program, he/she will be disqualified from the HeavyFinance **Invite a Friend** Program and will not receive the Reward.
6. If HeavyFinance notices a breach of the **Invite a Friend** Program Terms and Conditions and notifies the User, the User has an obligation to immediately stop his/her participation in the **Invite a Friend** Program.
7. The User and the referred party each receive a Reward based on the amount invested or reserved in the primary market (secondary market transactions do not count) at thirtieth (30) day after registration. The Reward is paid in EUR, in one installment within 10 working days after the 30 days period after registration has ended, if all conditions and preconditions for the Reward set in Clause 9 have been fulfilled.
8. The Reward shall be calculated after 30 days from the registration date of the respective referred party as follows:
  - 8.1. For the referred party's invested/reserved amount of EUR 100 to EUR 499.99 , The User and the referred party both get a EUR 5 Reward;
  - 8.2. For the referred party's invested/reserved amount of EUR 500 to EUR 999.99, The User and the referred party both get a EUR 20 Reward;
  - 8.3. For the referred party's invested/reserved amount of EUR 1 000 to EUR 4 999.99, The User and the referred party both get a EUR 40 Reward;

8.4. For the referred party's invested/reserved amount of EUR 5000 to EUR 9 999.99, The User and the referred party both get a EUR 75 Reward;

8.5. For the referred party's invested/reserved amount of EUR 10 000 and more, The User and the referred party both get a Reward of 2% of the total of the invested/reserved amount. The Reward of EUR 1 000 is maximum Reward of the **Invite a Friend** Program per one referral.

9. For the User and the referred party to receive the Reward, the following preconditions must be fulfilled:

9.1. The User has the right to participate in the **Invite a Friend** Program and the meets the Terms and Conditions of the **Invite a Friend** Program;

9.2. The User must be registered on HeavyFinance platform;

9.3. the User and the referred party are different people.

9.5. The referred party must be newly registered client on HeavyFinance platform. By registering on the platform, the referred party have to register with a provided referral link within the timeframe indicated in Clause 2;

10. HeavyFinance pays the User and the referred party the Reward, if all conditions and preconditions for the Reward set in these Terms and Conditions have been fulfilled, within 10 working days after 30 days after the registration of referred party has passed.

11. The Reward shall be paid after withholding a 15% income tax, which will be paid to Lithuanian Tax Inspectorate by HeavyFinance.

12. The User may refer an unlimited number of referred parties and receive the Reward for each referred party fulfilling the preconditions set in these Terms and Conditions.

14. HeavyFinance has the right to end or change the present Terms and Conditions of the **Invite a Friend** Program unilaterally and without individually notifying the User and referred parties.