

This version of the Terms and Conditions of the Loyalty Program is effective as of March 13, 2026.

LOANCH LOYALTY PROGRAM TERMS AND CONDITIONS

1. **GENERAL TERMS**

PRZEMEK SAVJETOVANJE d.o.o., a company incorporated in Croatia with registration number 49535909257 and legal address Kačićeva ulica 2, 10000 Zagreb, Croatia (hereinafter referred to as “Loanch”), is providing a loyalty program (hereinafter referred to as the “Program”) that offers users additional benefits based on the value of their portfolio on the platform. By participating in this Program, participants accept these terms and conditions (hereinafter referred to as the “Terms and Conditions”) and agree to any other applicable terms and conditions that Loanch imposes. The definitions of terms used herein are consistent with those in the platform user agreement terms and conditions (hereinafter referred to as the “General Terms”), except where the context indicates otherwise.

2. **PERIOD OF THE PROGRAM**

The Program runs indefinitely from 23rd October 2024, until Loanch decides to modify, suspend, or terminate it at its sole discretion.

3. **ELIGIBILITY CRITERIA**

3.1. The User is eligible for the loyalty benefits (hereinafter referred to as the “Loyalty Benefits”) only if they meet all of the following criteria:

3.1.1. The User has registered on the Platform.

3.1.2. The User maintains a portfolio value that meets the minimum thresholds outlined in Section 4.1 to qualify for specific loyalty statuses.

3.2. By participating in the Program, the User consents to and acknowledges the legal obligations outlined in these Terms and Conditions.

4. **LOYALTY PROGRAM MECHANISM**

4.1. The Program offers users additional benefits based on the value of their portfolio on our platform. Users are classified into different loyalty statuses depending on the portfolio size, as follows:

- **Bronze**: Portfolio of €5,000 or more – Additional interest rate of 0.25%
- **Silver**: Portfolio of €10,000 or more – Additional interest rate of 0.50%
- **Gold**: Portfolio of €20,000 or more – Additional interest rate of 0.75%
- **Platinum**: Portfolio of €50,000 or more – Additional interest rate of 1%

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4.2. Users will be awarded a loyalty status based on the value of their portfolio, subject to the following conditions:

****New Users (Less Than 90 Days Registered)****

4.2.1. For users who have been registered for less than 90 days, their loyalty status will be determined on the 90th day since registration. The system will assess the user's portfolio value at that time and assign the corresponding loyalty status based on the bands described in Section 4.1.

****Existing Users (More Than 90 Days Registered)****

4.2.2. For users registered for more than 90 days, the following rules apply:

- If a user's portfolio increases beyond the minimum threshold required for a higher loyalty level, the user must maintain the portfolio at or above this threshold for a continuous period of 90 days to be eligible for an upgrade.
- After 90 days, the system will assess the user's portfolio value and, if it still meets the threshold, award the corresponding loyalty status.
- If, during the 90-day period, the user's portfolio falls below the required threshold for the next level, the user will be notified of the shortfall. The user will have until the end of that day to increase their portfolio to the required amount. Failure to do so will result in the cancellation of the claim period for the higher status, and a new 90-day period will commence should the portfolio grow beyond the minimum threshold again.

****Grace Period for Maintaining Current Status****

4.2.3. If a user currently holds a specific loyalty status and their portfolio falls below the minimum required amount to maintain it, the user will be given a grace period of 7 consecutive days to restore their portfolio to the required size. The user will be notified of the shortfall and the required amount to restore their status:

- If the portfolio is not restored within the 7-day grace period, the user's loyalty status will be downgraded to the status that corresponds to their portfolio size at that time.
- If the portfolio is restored within the grace period, the grace period will be lifted, and the user will retain their current status.

4.3. If a user is in a grace period, and their portfolio increases to the minimum required for a higher loyalty status, they will enter a new 90-day claim period for that higher status, as outlined in Section 4.2.2. Conversely, if a user is in a 90-day claim period for a higher status and their portfolio drops below the threshold required to maintain their current status, they will enter the grace period as described in Section 4.2.3.

5. **CALCULATION AND CREDITING OF BONUSES**

5.1. Once a loyalty status is awarded, all new investments made by the user while they hold this status will earn an additional interest rate, as specified in Section 4.1, based on the user's current loyalty level. This additional interest is credited to the user's account as a bonus.

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5.2. Bonuses are calculated and credited to the user's account once the investment associated with the bonus closes out. In the case of investments in installment loans, where interest accrues up to the next installment repayment, the additional interest (bonus) accrued will be credited to the user's account at the same time as the regular interest payout for that installment.

6. ****TERMINATION AND UPDATES TO THE TERMS AND CONDITIONS****

6.1. Loanch has the authority to suspend or terminate the User's profile or withhold any Loyalty Benefits if the User engages in behavior that Loanch deems abusive, deceitful, or not in compliance with these Terms and Conditions, the General Terms, or any other agreements related to the User.

6.2. Loanch reserves the right to suspend, modify, or terminate the Program, or the User's participation in it, at any time and for any reason, without any obligation to obtain the consent of others.

6.3. Loanch may amend these Terms and Conditions or discontinue the Program at its sole discretion, without notice. This includes, but is not limited to, modifying or removing loyalty statuses, altering the benefits, or changing the criteria for awarding statuses. Users will be informed of any changes, where possible, with reasonable notice.

6.4. If there is a suspicion of a violation of these Terms and Conditions, Loanch has the authority to review the payment details of the qualifying User.

7. ****MISCELLANEOUS****

7.1. All disputes or claims arising from these Terms and Conditions, their subject matter, or formation (including non-contractual disputes or claims) shall be governed by these Terms and Conditions and the General Terms published during participation in the Program. For any inquiries regarding participation in the Program, please contact us at info@loanch.com.