

Effective revision from 29 May 2025

REFERRAL PROGRAM "INVITE A FRIEND" RULES FOR LOAN INVESTORS

Join the SAVY referral program "Invite a Friend" – earn extra and help your friends discover investment opportunities in the peer-to-peer lending and crowdfunding platform SAVY.

1. GENERAL PROVISIONS

- 1.1. The organizer of the "Invite a Friend" referral program (hereinafter – the **Program**) is UAB "Bendras finansavimas", legal entity code 303259527, business address Latvių g. 36A, LT-08113 Vilnius (hereinafter – the **Organizer**). The Program takes place at www.gosavy.com (hereinafter – the **Website**).
- 1.2. The Program is carried out through the peer-to-peer lending and crowdfunding platform (hereinafter – the **Platform**), at www.gosavy.com.
- 1.3. Program period: from 29 May 2025 until termination of the Program.
- 1.4. Only properly identified natural persons – investors (hereinafter – the **Participants**), who have successfully registered on the Platform, accepted and signed Portal usage agreement, and whose investment portfolio is greater than EUR 0.01 may participate in the Program.
- 1.5. Participation in the Program means that the Participant has familiarized themselves with these Rules, understood them, and agrees with all the conditions set herein.
- 1.6. Program related information is published on the Platform, as well as via newsletters, SMS messages and other communication channels chosen by the Organizer.
- 1.7. A unique URL link – an individually generated link in the Participant's personal account used to invite other persons to join the Program.
- 1.8. Portfolio value is understood as the total amount of all active investments on the Platform of said Investor.

2. PROGRAM CONDITIONS

- 2.1. The Participant shares their unique URL link with a potential Platform investor (hereinafter – the **Invitee**).
- 2.2. If the Invitee registers via the Participant's unique URL link, both the Invitee and the Participant receive the following benefits:
 - 2.2.1. The Participant receives a 1% bonus from the total amount invested (calculated from the Portfolio value) by the Invitee during the first 3 months from the date of confirmation of registration on the Platform.
 - 2.2.2. The Invitee also receives a 1% bonus from the amount they invest (calculated from the Portfolio value) during the first 3 months.
- 2.3. Bonuses are paid monthly, no later than 30 calendar days after the end of the month for which the bonus is calculated. The bonus amount is calculated based on the growth of the Invitee's Portfolio value during the relevant month. Bonuses are transferred to the Participant's and Invitee's investor accounts on the Platform.
- 2.4. The maximum bonus for one Invitee cannot exceed EUR 1,000. The same maximum bonus (EUR 1,000) applies to the Participant for one Invitee.
- 2.5. The Participant may invite an unlimited number of persons.
- 2.6. The Invitee may invest in all types of loans published on the SAVY platform, including business loans, consumer credits, and consumer credits secured by real estate mortgage.

- 2.7. Only those Participants and Invitees whose investment Portfolio value on the Platform is greater than EUR 0.01 and who have accepted and signed the latest valid version of the Portal usage agreement may participate in the Program.
- 2.8. Bonuses are not combined with other simultaneously valid incentive programs. If several programs apply, only the largest valid bonus is paid.
- 2.9. Identical persons (with the same personal code) cannot be both the Participant and the Invitee.
- 2.10. The Organizer reserves the right not to approve a bonus if it is determined that an attempt was made by abusing the system.

3. PROCEDURE FOR SUBMITTING AND EXAMINING COMPLAINTS

- 3.1. Participants and Invitees have the right to submit complaints related to the implementation of the Program by email to investuojusavy.lt no later than 4 months from the start of their participation in the Program.
- 3.2. The Organizer undertakes to examine submitted complaints and provide a response no later than 30 calendar days from the date of receipt of the complaint.

4. PERSONAL DATA PROCESSING

- 4.1. By participating in the Program, the Participant and the Invitee confirm that they are aware that the Organizer processes their personal data in accordance with Privacy Notice **Annex No. 1**, which is an integral part of the Program rules (see below).

5. MISCELLANEOUS

- 5.1. The following income taxation rules apply to the Participant and the Invitee:
 - 5.1.1. The first 6 bonuses per calendar year with a value of less than EUR 200 are not taxed.
 - 5.1.2. Starting from the 7th bonus or from a single bonus exceeding EUR 200, a 15% personal income tax is applied, which is automatically withheld by the Organizer.
- 5.2. Participants residing outside Lithuania may not be taxed on bonuses under the law of their country of residence. In such cases, the Participant and the Invitee are responsible for fulfilling their tax obligations.
- 5.3. The Organizer is not responsible for:
 - 5.3.1. Technical errors or system disruptions beyond the Organizer's control;
 - 5.3.2. Any expenses or losses incurred by the Participant or Invitee related to participation in the Program.
- 5.4. The Organizer has the right to remove the Participant or Invitee from the Program and not provide a bonus if:
 - 5.4.1. The Participant / Invitee has violated the Program Rules;
 - 5.4.2. Provided false or misleading information;
 - 5.4.3. Attempted to bypass or abuse the Program rules.
- 5.5. The Organizer has the right to amend the Program Rules or terminate the Program at any time unilaterally.
- 5.6. Amendments to the Rules enter into force on the day of their publication on the Platform. A Participant or Invitee who does not agree with the amendments has the right to terminate their participation in the Program.

5.7. These Rules are governed by the law of the Republic of Lithuania.

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PRIVACY NOTICE FOR REFERRAL PROGRAM "INVITE A FRIEND"

This annex describes how UAB "Bendras finansavimas" (hereinafter – **We** or the **Organizer**) processes personal data of natural persons when they participate in the "Invite a Friend" referral program (hereinafter – the **Program**). Data processing is carried out in accordance with the General Data Protection Regulation (EU) 2016/679 (**GDPR**), the Law on Legal Protection of Personal Data of the Republic of Lithuania, and other applicable legal acts.

1. Data Controller

Data Controller:

UAB "Bendras finansavimas"

Legal entity code: 303259527

Business address: Latvių g. 36A, LT-08113 Vilnius

Email for data protection issues: dap@savy.lt

2. Categories of Personal Data Processed

When participating in the Program, you provide and/or we collect the following personal data:

- Name, surname;
- Personal code;
- Email address;
- Phone number;
- Investor account ID;
- Registration and invitation dates;
- Amount invested during the Program period;
- Bonus amount and its taxation data;
- Communication data (e.g., invitations sent, consents).

3. Purposes and Legal Basis of Processing

Purpose of processing	Legal basis (GDPR)
Identification of Participant / Invitee	GDPR Art. 6(1)(c) – legal obligation
Calculation and payment of bonuses	GDPR Art. 6(1)(b) – performance of a contract
Sending communication (e.g., confirmations, information about Program progress)	GDPR Art. 6(1)(b) – performance of a contract
Fulfillment of tax obligations (application of income tax)	GDPR Art. 6(1)(c) – legal obligation

4. Retention Period of Personal Data

Your data is stored no longer than necessary to achieve the purposes listed above:

- For Program administration – 5 years after the last active action by the Participant / Invitee;
- For tax record retention – 10 years after the last payment date;
- For complaint handling – 2 years from the date of complaint submission.

5. Disclosure of Data to Third Parties

Your data may be transferred to:

- Data processors providing communication services;
- State institutions (e.g., STI) as required by law.

Data is not transferred to third (non-EU/EEA) countries.

6. Your Rights

Under GDPR, you have the following rights:

- Right of access to your data;
- Right to rectify inaccurate or incorrect data;
- Right to erasure (where applicable);
- Right to restrict processing;
- Right to object to processing based on legitimate interest;
- Right to data portability (if processed automatically and based on consent or contract);
- Right to lodge a complaint with the State Data Protection Inspectorate of the Republic of Lithuania (<https://vdai.lrv.lt/lt>, L. Sapiegos g. 17, Vilnius, tel. (8-5) 279 1445, email: ada@ada.lt).

7. Application of the Annex

This Privacy Annex is an integral part of the Program Rules. It may be updated at the Organizer's discretion, with notice published on the Platform.