



# **Share and Grow – Terms and Conditions**

# I. Definitions

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**Referrer** - Existing Investing.one customer who shares or promotes a referral link

**Referee** - New Investing.one customer

**Referral reward** - each and any of the financial instruments transferred by Investing.one to You as a reward pursuant to these Terms or the monetary value at the time of distribution of such financial instruments.

**Existing Customer** - An existing Investing.one customer is someone who has successfully completed Investing.one onboarding, KYC checks and account verification, has familiarized themselves with the learning resources provided on the Investing.one website, has funded their account, is able to trade on the platform and has already made the minimum investment(s) to validate their account according to the "Terms and Fees" displayed on the Investing.one website.

Tradeplace Limited ("Tradeplace") is authorized and regulated by the Cyprus Securities and Exchange Commission, under license number 455/25. Tradeplace is located at Stasikratous 37, CENTER POINT TOWER, Floor 6, Flat/Office 602 1065, Nicosia, Republic of Cyprus.

These terms and conditions shall come into effect from 02/02/2026 and shall remain in force until further notice. Investing.one reserves the right to amend, suspend, or terminate the campaign at any time, at its sole discretion.

## II. General Terms

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All customers wishing to participate in any Investing.one promotions must agree to “Share and Grow - Terms and Conditions”.

A referral link is only valid for existing Investing.one customers.

The referral reward is only available where the referred customer is eligible for this promotion (as defined below) and has already been accepted by Investing.one as an existing customer.

The referral reward may be subject to capital gains tax when sold and the referrer/referee is responsible for meeting capital gains tax requirements.

Existing customers are able to sell their reward and reinvest the sum in other preferred stocks or ETFs once it becomes available, however, the possibility to withdraw the cash value of the reward only becomes available 90 (ninety) days after the reward is credited to the account. This “Lock-up” period is for technical settlement purposes only.

Any tax implications will depend on the customer’s personal circumstances. If unsure about any tax implications, seeking advice from a tax professional is recommended.

**The Campaign reward does not constitute a bonus, an incentive, or an inducement to trade. The Campaign is intended solely to ensure customers have learned the basics of investing and have become familiar with the Investing.one mobile app.**

Investing.one is the sole arbiter of the promotion and reserves the right to alter, amend, extend or foreclose the promotion at any time without prior notice.

It is our full discretion to remove, withdraw or block the referral reward (or may have a Reward that has been previously distributed and reclaimed by Us) at any

time for any customer. We will only do this if required by law, regulation, in the event of a breach of these terms and conditions, or if we suspect any manipulation, abuse, multiple accounts, identity manipulation, or other fraudulent activity.

By agreeing to these terms and conditions you agree to receive further marketing communication via email about any future promotions we may offer. You may opt-out or unsubscribe to these emails at any time.

By forwarding the link and participating in the “Share & Grow” campaign, you are consenting to use a pseudonymised ID to identify you as the referrer of your referees.

You shall only receive a referral reward for up to 10 referees per month who fulfill the promotion criteria as outlined in this document.

Investing.one does not offer investment advice and customers should make their own decisions on investments or seek independent advice from a professional adviser. Nothing in the referral programme constitutes a personal recommendation for any securities or investment activity.

## **1. Reward Abuse and Non-Genuine Participation**

Investing.one reserves the right, at its sole discretion, to withhold, withdraw, cancel, or reclaim any referral reward where it reasonably determines that a customer has participated in the promotion primarily or solely for the purpose of obtaining the reward, without any genuine intention to use the Investing.one platform for investment purposes.

Indicators of non-genuine participation may include, but are not limited to:

- Minimal or no activity beyond that required to qualify for the promotion;
- Immediate liquidation of rewarded instruments followed by account inactivity;
- Repeated participation in promotions without genuine investment activity;
- Any behaviour suggesting abuse, manipulation, or circumvention of the promotional rules.

**Investing.one's determination regarding abuse or non-genuine participation shall be final and binding, subject to applicable law.**

## **2. No Investing Activity**

The purpose of the non-cash, promotional allocation of shares is to help you become familiar with our products and the basics of investing, and to grow your future portfolio.

Lack of further investment activity beyond claiming the reward is regarded as an attempt to abuse the reward system by withdrawing the monetary value of the reward rather than using it for starting and growing your own portfolio. In cases of no investing activity, the Company reserves the right to reclaim the rewarded stocks or their monetary value.

### **Definition of Investing Activity**

For the purposes of these Terms and Conditions, **"Investing Activity"** shall mean the **genuine and meaningful use of the Platform** for investment purposes, including but not limited to **funding the account and executing investment transactions**, in a manner consistent with normal portfolio-building and investment behaviour.

Investing Activity shall be assessed **holistically** and may include, without limitation:

- Multiple account funding events carried out independently; and
- The execution of investment transactions over a period of time, reflecting regular use of the Platform.

Activities that are **artificial, abusive, irregular, or carried out solely for the purpose of qualifying for a promotion, benefit, or incentive**, including but not limited to wash trades, self-cancelling transactions, or activity lacking economic substance, **shall not be considered valid Investing Activity**.

The Company reserves the right, at its sole discretion, to **evaluate, approve, reject, or revoke** the recognition of Investing Activity where it reasonably

determines that the activity does not reflect genuine investment behaviour or is inconsistent with the intent of these Terms and Conditions.

### **3. Mobile App Activity**

Participation in promotional campaigns is intended for customers who actively use the Investing.one mobile app. Investing.one may determine, at its reasonable discretion, that a customer is not making genuine use of the account where there is prolonged inactivity or negligible engagement following receipt of a promotional reward.

### **4. Prohibition of Reward Farming**

Any attempt to systematically obtain referral rewards without genuine investment activity, including through repeated account inactivity, structured withdrawals, or coordinated referrals, circumvention of the Terms of this Campaign, shall be considered abuse of the promotion and may result in withdrawal of rewards, account restrictions, or termination of participation in current and future promotions.

## **III. Referrer's terms**

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The referrer can participate in the referral program provided the referrer is fully verified and validated. This is required solely for account activation and fraud prevention.

The referrer will receive a referral reward in the form of a non-cash, promotional allocation of shares where the monetary value of the Reward shall vary from 10 EUR up to 100 EUR (which will appear in the default currency of the Participant's account), randomly picked for each Participant with an average value of 25 EUR. The referral rewards are limited to 10 referrals per month. The monetary value shall be determined on the date on which the Reward is allocated. The referral

reward is deemed successful when:

- The referee has successfully signed up with a valid email address and phone number.
- The referee has passed all relevant onboarding checks and their account has been fully verified by sending valid ID and proof of residence documents.
- The referee has completed their account verification and validation by fulfilling the requirements as outlined on the Investing.one website.

The referral link is not specific to each referee and can be reused to introduce multiple contacts and friends. The referral link will be rendered invalid if:

- The referrer is no longer an Investing.one customer; or
- The promotion has been ended by the Company.

The referrer can withdraw the referral reward 90 (ninety) days after it was added to their Investing.one account.

Referral codes are for friends and family of the referrer only and should not be sent out en masse, nor should they be posted to acquaintances on social media or other similar platforms.

## IV. Referee terms

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The Investing.one referral link is invalid for existing customers.

The referee will be awarded up to 100 EUR in the form of non-cash, promotional allocation of shares already offered by Investing.one.

The referee will be awarded the referral reward when:

- The referee has successfully signed up with a valid email address and phone number;
- The referee has passed all onboarding checks and their account has been fully verified by sending valid ID and proof of residence documents;

- The referee has become an Existing Customer.

Each successful referee can sell the referral reward and reinvest the sum in other available financial instruments in the app.

## V. Reward Allocation

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You shall be offered to choose your Reward within 3 (three) business days once all the criteria described above have been fully completed and all prerequisites have been met. This period may be extended at our sole discretion. To claim the Reward the Participant shall click the “Claim Reward” option in the Investing.one app, which will become visible upon allocation.

The Participant shall be free to refuse any Reward by contacting us by any contact means listed on our website. The Participant may also reject the Reward using the Investing.one app. The allocated Reward will be available for claiming through the “Claim Reward” option for 14 (fourteen) days. If the Participant does not claim the Reward within this time frame it will be considered refused. The Participant shall not be entitled to a new Reward for any refused or cancelled one. If the Participant cancels the allocation of the Reward unintentionally, they may contact Us to review the case. If We find that the cancellation was indeed unintentional, We shall remediate the situation at our sole discretion.

When claiming the Reward each Participant will be allowed to choose 3 (three) stocks (from a predefined list of stocks) they would like to invest in using their Reward at the time of its allocation. A Reward is considered to be claimed only after all 3 (three) stocks have been chosen through the app. The monetary value of the Reward will be proportionally distributed between the chosen stocks (33.3% each).

The monetary value of the Reward is subject to a 90 (ninety) days “Lock-Up period” for technical settlement purposes on our side, during which withdrawal of



the amount will not be possible, after the Reward is claimed. In case a Participant has sold the rewarded share(s) at a profit (for more than it cost at the time of distribution), only the monetary value at the time of distribution shall be subject to the Lock-Up, meaning that the profit shall be available for withdrawal. In case a Participant wants to sell the rewarded shares in order to reinvest the monetary value in other shares, they are entitled to reinvest the monetary value however, it will still be subject to a Lock-Up.

If transactions are executed in different currencies FX rates may impact the value of the stock or the stocks received. An FX fee (as published on our Online Facility) of each trade will also be deducted.

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